

*Eng. Pers.*

# Insurance Counsel Journal

April, 1947

Vol. XIV

No. 2

## DIRECTORY OF MEMBERS

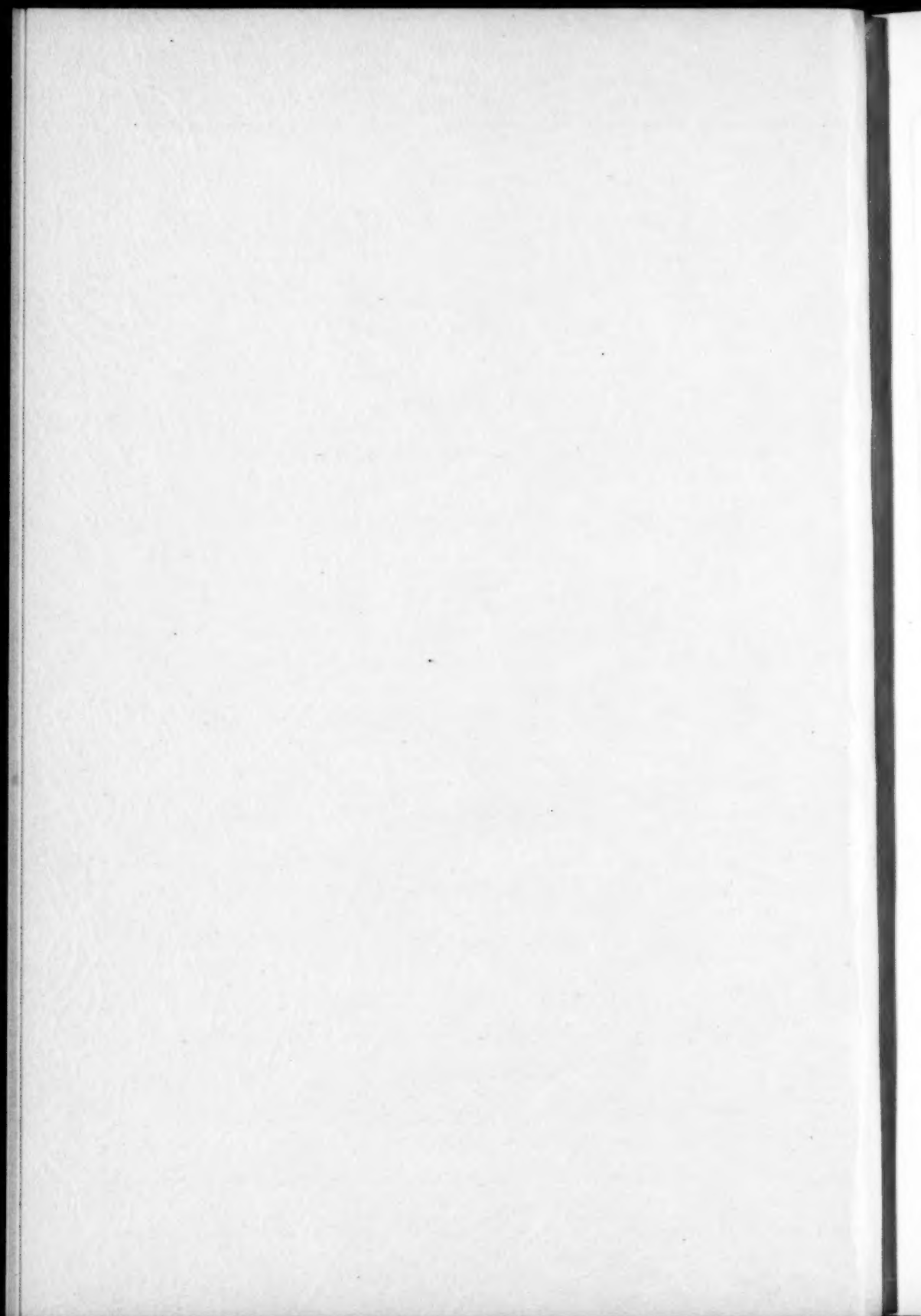
Officers and Executive Committee.....	40
President's Page.....	41
Editorial.....	42
"Rules of Discovery in the Federal District Courts as of January, 1947," by Wilbur E. Benoy.....	44
"Claims for Injury or Death From Eating Commercial Compound Not Intended for Internal Consumption," by Paul F. Ahlers.....	47
"Claims on Surety Bonds as Affected by Railroad Reorganization," by William T. Faricy.....	51
"Subrogation Actions in Compensation Cases," by Joseph W. Popper.....	53
"Autopsies Under Accident and Double Indemnity Contracts," by Lowell White.....	63
"Report on Mid-Winter Meeting of Executive Committee," by David L. McAlister, Secretary.....	72
Directory of Members.....	75

Issued Quarterly by

International Association of Insurance Counsel

Massey Building :: Birmingham, Alabama

Entered as Second Class Mail Matter at the Post Office at Birmingham, Alabama



ANNUAL  
CONVENTION

★

The Monmouth Hotel  
Spring Lake Beach  
New Jersey

★

September 4th, 5th, 6th

1947

## Officers and Executive Committee

1946-1947

### President

PAUL J. MCGOUGH  
Minneapolis 2, Minnesota

### Vice-Presidents

JOHN L. BARTON  
Omaha 2, Nebraska

PRICE H. TOPPING  
New York 3, New York

LOWELL WHITE  
Denver 2, Colorado

### Secretary

DAVID I. McALISTER  
Washington, Pennsylvania

### Treasurer

ROBERT M. NOLL  
Marietta, Ohio

### Executive Committee

The President  
The Vice-Presidents  
The Secretary  
The Treasurer  
Immediate Past President  
F. B. BAYLOR  
Lincoln 8, Nebraska  
Journal Editor  
GEO. W. YANCEY  
Birmingham 3, Ala.

#### Ex-Officio

#### For the Term of One Year

HUGH D. COMBS  
Baltimore 3, Maryland

CLARENCE W. HEYL  
Peoria 2, Illinois

W. PERCY McDONALD  
Memphis 1, Tennessee

#### For the Term of Two Years

L. J. CAREY  
Detroit 26, Michigan  
KENNETH P. GRUBB  
Milwaukee 2, Wisconsin  
HENRY W. NICHOLS  
New York 6, New York

#### For the Term of Three Years

ALVIN R. CHRISTOVICH  
New Orleans 12, Louisiana  
L. DUNCAN LLOYD  
Chicago 3, Illinois  
WAYNE E. STICHTER  
Toledo 4, Ohio

### Past Presidents

MYRON W. VAN AUKEN 1920-1923  
MARTIN P. CORNELIUS 1923-1926  
EDWIN A. JONES 1926-1932  
GEORGE W. YANCEY 1932-1934  
WALTER R. MAYNE 1934-1935  
J. ROY DICKIE 1935-1936  
MARION N. CHRESTMAN 1936-1937

P. E. REEDER 1937-1938  
MILO H. CRAWFORD 1938-1939  
GERALD P. HAYES 1939-1940  
OSCAR J. BROWN 1940-1941  
WILLIS SMITH 1941-1943  
PAT H. EAGER, Jr. 1943-1944  
F. B. BAYLOR 1944-1946

### PURPOSE

The purpose of this Association shall be to bring into close contact by association and communication lawyers, barristers and solicitors who are residents of the United States of America, or any of its possessions, or of the Dominion of Canada, or of the Republic of Cuba, or of the Republic of Mexico, who are actively engaged wholly or in part in practice of that branch of the law pertaining to the business of insurance in any of its branches, and to Insurance Companies; for the purpose of becoming more efficient in that particular branch of the legal profession, and to better protect and promote the interests of Insurance Companies authorized to do business in the United States or Dominion of Canada or in the Republic of Cuba, or in the Republic of Mexico; to encourage cordial intercourse among such lawyers, barristers and solicitors, and between them and Insurance Companies generally.

## President's Page



**T**HE REPORT of the Mid-Winter Meeting of the Executive Committee appears elsewhere in this issue of the Journal. I wish to thank the members of the Committee who generously contributed their time and highly valued suggestions to make this meeting a signal success.

Our next Annual Convention will be held at The Monmouth Hotel, Spring Lake Beach, New Jersey, on September 4, 5 and 6, 1947. I am sure that you will most heartily approve of this convention site which the Executive Committee has selected. It is reported that the accommodations there leave nothing to be desired in the way of comfort and relaxation. To afford members an opportunity to enjoy this delightful spot to the fullest extent, no business meeting will be scheduled for the afternoon of any day during the Convention. It was felt that members would prefer to work a little longer in the morning and thereby permit elimination of afternoon sessions.

By way of another innovation, the transaction of all convention business will be scheduled on the first and last days of the three-day convention. The morning of the second day of the convention will be devoted to Open Forum Discussions under the able guidance of Chairman Wayne L. Stichter, of Toledo, Ohio.

All in all, we can look forward to a most interesting and worthwhile program at the Convention.

From all advance reports each of the standing committees is engaged in work giving promise of having distinct value to the Association. The objective of each committee chairman is to make membership in our Association more vital and valuable to its members than ever before. The Committee Reports will be published in the July issue of the Journal.

In planning your summer vacations, be sure to keep in mind September 4th, 5th, and 6th, at The Monmouth Hotel. We will try to make this Convention one of the biggest and best in the history of our Association.

PAUL J. MCGOUGH,  
*President.*

# Insurance Counsel Journal

PUBLISHED QUARTERLY BY  
INTERNATIONAL ASSOCIATION OF  
INSURANCE COUNSEL

GEORGE W. YANCEY, *Editor and Manager*  
MASSEY BUILDING,  
BIRMINGHAM, ALABAMA.

The Journal welcomes contributions from members and friends, and publishes as many as space will permit. The articles published represent the opinions of the contributors only. Where Committee Reports have received official approval of the Executive Committee it will be so noted.

Subscription price to members \$2.00 a year. To individuals not members \$4.00 a year. Single copy \$1.00.

Entered as Second Class Mail Matter at  
the Post Office at Birmingham, Alabama

Vol. XIV

April, 1947

No. 2

## 1947 ANNUAL MEETING OF INSURANCE COUNSEL THE MONMOUTH HOTEL Spring Lake Beach, New Jersey September 4, 5 and 6, 1947

During its mid-winter meeting, your Executive Committee was confronted with the arduous task of finding a suitable place for the 1947 annual meeting. Fortunately, the special committee appointed by the Executive Committee in the course of the mid-winter meeting, located the owner and manager of The Monmouth Hotel who happened to be in the same hotel with your Executive Committee. By personal negotiations your President and the Executive Committee secured this hotel, which does not cater to conventions and which is known throughout the Northeast as a very exclusive hotel.

Ray Caverly, of New York, was in my office a few days ago, and upon being advised that the annual meeting for 1947 would be held at The Monmouth, expressed amazement that this hotel would take a convention. Mr. Caverly advised that the weather in the early part of September should be excellent and the water ideal for bathing. May I suggest to members of the Association that they immediately write the hotel and make reservations?

We have been assured by the management of The Monmouth that the hotel will be reserved exclusively for our convention, and that in the event the attendance exceeds the hotel's capacity, accommodations in another hotel within a block of The Monmouth will be made available

to our members, and that such hotel will satisfy those who desire and deserve the best. In the July issue of the Journal you may expect a picture of the hotel, and also advice as to railroad schedules to and from Spring Lake Beach, New Jersey, and certain information in reference to automobile travel to and from Spring Lake Beach.

To the members who have visited Spring Lake Beach, nothing further need be said. To those of you who have not had the pleasure of stopping at The Monmouth Hotel at Spring Lake, your Editor suggests that you now plan your summer vacation so that you will be able to attend our annual meeting, and that you make your reservations without delay.

## LEGISLATIVE ADVISORY COMMITTEE

It is with pleasure we announce that your President, Paul McGough, at the mid-winter meeting of the Executive Committee, appointed a Legislative Advisory Committee due to the fact that in many States legislatures would meet this year. The following were named to this committee:

Hervy J. Drake, Counsel  
Association of Casualty & Surety  
Executives  
60 John Street, New York 7, New York  
Ambrose B. Kelly  
Manufacturers Mutual Fire Insurance  
Company  
1500 Turks Head Building  
Providence, Rhode Island  
Franklin J. Marryott  
Liberty Mutual Insurance Company  
175 Berkeley Street  
Boston 17, Massachusetts  
Richard C. Wagner  
Association of Casualty & Surety  
Executives  
60 John Street, New York 7, New York

Should any member of the Association find that in his home State there is pending legislation adverse to our interests, we suggest that you communicate with our President and the members of the above named committee.

## JOURNAL CUMULATIVE INDEX

Before now you have no doubt received a copy of the Cumulative Index to Insurance Counsel Journal. The binder of this index is green in order to distinguish it from other issues of the Journal.

We are indebted to our President, Paul

McGough, for this index. President McGough, through his contacts and friendship with officials of the West Publishing Company, secured their services in compiling this index without cost to the Association. We hope that each of you will keep this index, because we are reasonably sure that due to the expense of printing the index you will not have another for some time, except probably a supplemental index, to be published at a later date.

Although the index has been received by the membership for only a short while, we are already receiving requests for copies of index articles and back numbers of the Journal. If our office can be of service to the membership in supplying missing journals containing articles in which members are particularly interested, we will be glad to do so as long as the supply lasts.

We wish to express to the West Publishing Company in behalf of the Association our sincere thanks for their splendid work in the compilation of the Cumulative Index.

#### BY-LAWS AND ADDITIONAL MEMBERS

As all of you know, the by-laws of our Association provide for an annual payment of twelve dollars by one member of a firm, and an annual payment of three dollars for the additional members, provided they are connected with the same firm of lawyers or with the same insurance company. The by-laws further provide that the Journal be sent only to members holding the twelve dollar membership. For a time, your Executive Committee instructed your Editor to send the Journal to all members. This practice was discontinued at the mid-winter meeting of the Executive Committee due to the increased cost of printing the Journal and scarcity of paper. Therefore, the Cumulative Index and April issue of Insurance Counsel Journal are being mailed to members holding the twelve dollar annual membership. This was found necessary as the cost of the Journal exceeds the annual payment to the Association of the three dollar membership.

#### ASSOCIATION BY-LAWS

You may anticipate suggested changes in the by-laws of the Association in the July issue of the Journal. These changes are recommended for your consideration. One of the most important recommendations

which concerns all of us pertains to the annual dues of all members. It is recommended that all membership dues be fixed at twelve dollars and that each member receive the Journal and Index. Your President and your Executive Committee would welcome any member writing and giving them the benefit of his recommendations and suggestions.

#### CONGRATULATIONS— PAUL MCGOUGH

As Editor of the Journal, I would like to pay my respects to your President, Paul McGough. As many of you know, I have been active in the Association since its beginning, and I can say without cavil that Mr. McGough has done and is doing an excellent job. Paul McGough has not only taken care of his task as President of the Association, but has given your Editor good advice and assistance. He has been untiring and very successful in securing worthwhile articles for the Journal. As we all know, Paul McGough is a very busy lawyer, with a tremendous practice, but he has taken time off to give to this Association a great deal of his energy and competent guidance, and I am sure that the entire membership of this Association appreciates his work. As insurance lawyers have recently faced an unprecedented volume of work, your Editor has found it quite difficult in recent months to secure worthwhile articles for the Journal. Your President and Executive Committee at the mid-winter meeting promised and have graciously fulfilled their promise to assist in securing articles.

#### INVITATION

This is an invitation to the membership of the Association to contribute to our Journal and make it a journal in which they can take personal pride. Without your assistance the Journal would not be worthy of publication. It is the outstanding publication of its kind in America today, because of the untiring efforts of a large number of the membership in securing for and contributing articles to the Journal. Therefore, as Editor until our annual meeting, I invite each of you to assist not only in making the Journal an unexcelled medium of exchange of legal information, but a legal publication in which each member may rightfully take personal and professional pride.

## Rules of Discovery in the Federal District Courts as of January, 1947

BY WILBUR E. BENOY  
Columbus, Ohio

THE Supreme Court of the United States on January 6, 1947, adopted a number of the Rules as proposed by its Advisory Committee, the most important of which were Rules 12, 14, 54, 60 and 73. Rule 80 was abrogated. Rules 25, 30 and 50, as proposed, were not included in the list of the Rules adopted. Rule 34, relating to discovery, was adopted, minus the proposal found in Rule 30 (b), which was adopted into Rule 34 by reference. This reference was apparently not removed. It is assumed that the decision in the Hickman case effectively disposed of the proposed amendments to Rule 30 (b) which affected trial counsel and the rights of litigants more than any other particular Rule proposed. They become effective in six months after adoption.

We direct attention particularly to the recent developments with respect to proposed Rule 30 (b).

The proposed Rule 30 (b) provided that the District Courts had power and authority to require a party to disclose to his adversary documents pertinent to the issues, including the power to order the production and inspection of statements taken, after occurrence of the incident, by a party to the proceeding in preparation for anticipated litigation. An attempted prohibition was placed in the proposed rule denying the right to inspection of such documents unless the Court is satisfied

"that denial of production or inspection will unfairly prejudice the party seeking the production or inspection in preparing his claim or defense, or will cause him undue hardship or injustice. The Court shall not order the production or inspection of any part of the writing that reflects an attorney's mental impressions, conclusions, opinions or legal theories, or, except as provided in Rule 35, the conclusions of an expert."

The proposed rules incorporated this exception by reference into Rule 26, providing for the taking of depositions; in

Rule 33 relating to the propounding of interrogatories to parties; and in Rule 34, which is the rule that, in its original form, provided for the discovery and production of documents and things for inspection, copying and photographing.

The Supreme Court in an opinion announced January 13, 1947, in the case of *Hickman, as Administrator, etc. v. Taylor, et al.*, in which all the Justices concurred, considered each and all of the rules referred to above.

In that case, plaintiff's counsel sought an order, granted by the District Court, requiring the defendants to produce for inspection and disclose to plaintiff's counsel all (1) signed and unsigned written statements taken after occurrence of the accident, by Attorney Fortenbaugh; and (2) all memorandums made by Fortenbaugh of oral conversations with witnesses and others, in anticipation of litigation and in preparation of the case for trial.

Mr. Justice Murphy delivered the opinion of the Court and Mr. Justice Jackson announced a concurring opinion more strongly against the interpretation of the present rule, in which opinion Mr. Justice Frankfurter joined.

Said Mr. Justice Murphy, "examination into a person's files and records, including those resulting from the professional activities of an attorney, must be judged with care. It is not without reason that various safeguards have been established to preclude unwarranted excursions into the privacy of a man's work. At the same time, public policies support reasonable and necessary inquiries. Properly to balance these competing interests is a delicate and difficult task."

Under this suggestion, no doubt, counsel for insurance companies will from time to time meet with a claim for the privilege of invading their files and correspondence; and the question will arise of balancing "these competing interests."

In the Hickman case public hearings were held before the United States Steam-

boat Inspectors at which all four of the survivors of the catastrophe were examined. This testimony was recorded and made available to all interested parties. Fortenbaugh subsequently interviewed all the persons believed to have some information relating to the accident and made memorandum of what these parties told him. He supplemented the inquiry of the Inspectors with inquiries of the survivors of the crew.

All of the cases were settled, save one on which suit was filed. The petitioner filed interrogatories directed to the defendants, one of which asked the defendants to attach "exact copies of all such statements if in writing, and if oral, set forth in detail the exact provisions of any such oral statements or reports." Supplemental interrogatories were filed asking for additional information of the same character. Answers to those interrogatories admitted that statements were taken but defendants declined to further answer the interrogatories on the ground that such requests called for "privileged matter obtained in preparation for litigation" and constituted "an attempt to obtain indirectly counsel's private files;" that an answer to the request "will involve practically turning over not only the complete files, but also the telephone records and, almost, the thoughts of counsel."

The District Court for the Eastern District of Pennsylvania sitting en banc found that the request for such matter was not privileged and ordered the defendants to answer. They refused to answer and were cited for contempt. The rule in contempt was granted. 4 FRD 479. Appeal was taken to the Third Circuit Court of Appeals, also sitting en banc, which reversed the judgment of the District Court. 153 F. (2d) 212. The Appellate Court held that the information sought was part of the "work product of the lawyer" and hence privileged from discovery under the Rules of Civil Procedure. (Rule 34.) Certiorari was granted and on the merits of the case briefs were filed as amicus curiae by counsel for the United Railroad Workers of America, C.I.O., by National Maritime Union of America; and by a Committee of the American Bar Association.

Mr. Justice Murphy in his opinion takes cognizance of "the widespread controversy among the members of the legal profession over the problem raised by this case." In

fact, no legal controversy respecting rules of Court has arisen in recent times that seems to parallel the one just disposed of.

Mr. Justice Murphy called attention to the fact that the answers to the interrogatories propounded and answered had served

"to reveal the facts in Fortenbaugh's possession to the fullest extent consistent with public policy. Petitioner's counsel practically admits that he wants the oral statements only to help prepare himself to examine witnesses and to make sure he has overlooked nothing. That is insufficient under the circumstances to permit him an exception to the policy underlying the privacy of Fortenbaugh's professional activities. If there should be a rare situation justifying production of these matters, the petitioner's case is not of that type."

Further referring to the liberal ideals of the deposition-discovery Rules, the Court concludes that to adopt the construction contended for by the petitioner, would strip the Rules of much of their meaning, saying:

"But the general policy against invading the privacy of an attorney's course of preparation is so well recognized and so essential to an orderly working of our system of legal procedure that a burden rests on the one who would invade that privacy to establish adequate reasons to justify production through a subpoena or court order. That burden, we believe, is necessarily implicit in the rules as now constituted."

Concluding his opinion, Mr. Justice Murphy says:

"When Rule 26 and the other discovery rules were adopted, this Court and the members of the bar in general certainly did not believe or contemplate that all the files and mental processes of

<sup>1</sup>Report of proceedings, Section of Insurance Law of the American Bar Association, as follows:

Philadelphia meeting—1940-41, p. 226

Indianapolis meeting—1941-42, p. 144

Detroit meeting—1942-43, pp. 265, 278

Atlantic City meeting—1946, not yet published.

<sup>2</sup>See note in the annotations of the Court. Rule 34 is referred to as being explicit in its requirement that a party must show cause before obtaining a court order directing another to produce documents. 5 FRD, 433.

lawyers were thereby opened to the free scrutiny of their adversaries. And we refuse to interpret the rules at this time so as to reach so harsh and unwarranted a result."

In Mr. Justice Jackson's opinion he limits the question before the court, whereas Mr. Justice Murphy indulges in a free interpretation of all the rules referred to. Mr. Justice Jackson pointed out many of the evils which would result from the adoption of proposed Rule 30 (b). They would require a lawyer, in many instances, to be a witness for his client so that his credibility comes into question; and in instances he might even be required to take the stand against his own client. Attention is directed to the impossibility of accurately reducing to writing what witnesses, and others, having information concerning the case, may say. Mr. Justice Jackson concludes:

"The lawyer who delivers such statements often would find himself branded a deceiver afraid to take the stand and support his own version of the witnesses conversation with him, or else he will have to go on the stand and defend his own credibility—perhaps against that of his chief witness, or possibly even his client.

"Every lawyer dislikes to take the witness stand and will do so only for great reasons. This is partly because it is not his role; he is almost invariably a poor witness. But he steps out of professional character to do it. He regrets it; the profession discourages it. But the practice advocated here is one which would force him to be a witness, not as to what he has been or done but as to other witnesses' stories and not because he wants to do so but in self-defense. \* \* \* the attorney is open to the charge of suppressing evidence at the trial if he fails to call such a hostile witness even though he never regarded him as reliable or truthful."

Another very serious reason why the proposed Rule 30 (b) was inimical to the best interests of the litigant and attorneys, is to be found in the fact that, to disclose the statements as a whole, turns over to unscrupulous counsel or parties, the opportunity of avoiding the statements of the witness so that impeachment is improbable or impossible.

Mr. Justice Jackson deals with this point stating that there may be circumstances where the statements, for the purpose of impeachment, may be required to be produced. Presumably such a situation would occur where a witness, testifying for either party, is suspected of telling an untruth, in which event counsel may desire to take the chance of calling, at the trial table, upon opposing counsel to produce the statement of the witness. Such a chance is, of course, inadvisable except in *extremis*.

Returning to Mr. Justice Murphy's statement, he there calls attention to the underlying situation affecting the relationship between attorney and client in the following language:

"Historically, a lawyer is an officer of the Court and is bound to work for the advancement of justice while faithfully protecting the rightful interests of its clients. In performing his various duties, however, it is essential that a lawyer work with a certain degree of privacy free from unnecessary intrusion by opposing parties and their counsel. Proper preparation of a client's case demands that he assemble information, sift what he considers to be the relevant from the irrelevant facts, prepare his legal theories and plan his strategy without undue and needless interference. That is the historical and the necessary way in which lawyers act within the framework of our system of jurisprudence to promote justice and to protect their clients interests. This work is reflected, of course, in interviews, statements, memoranda, correspondence, briefs, mental impressions, personal beliefs and countless other tangible and intangible ways—aptly, though roughly termed by the Circuit Court of Appeals in this case as the 'work product of the lawyer.' Were such material open to opposing counsel on mere demand, much of what is now put down in writing would remain unwritten. An attorney's thoughts, heretofore inviolate, would not be his own. Inefficiency, unfairness and sharp practices would inevitably develop in the giving of legal advice and in the preparation of cases for trial.

"The effect on the legal profession would be demoralizing. And the interests of the clients and the cause of justice would be poorly served."

Since the Supreme Court has, to this date, failed to approve the proposed Rule 30 (b) as proposed by the Advisory Committee, and has so construed the present rule as to impose upon opposing counsel the burden to show cause for disclosure of statements and memoranda, other than that he wants to see them, the present controversy would seem to be ended for the time being.

However, all questions under Rule 34 as proposed and adopted on January 6, 1947, are by no means settled. Mr. Justice Murphy, in his opinion, expressly takes the position that the statements and memoranda referred to "fall outside the scope of the attorney-client privilege and hence are not protected from discovery on that basis."

Further, the Court injects doubt as to certain documents and memoranda which may properly be called for in every cause, for Mr. Justice Murphy says:

"We do not mean to say that all written materials obtained or prepared by an adversary's counsel with an eye toward litigation are necessarily free from discovery in all cases. Where relevant and non-privileged facts remain hidden in an attorney's file and where production of those facts is essential to the preparation of one's case, discovery may properly be

had. Such written statements and documents might, under certain circumstances, be admissible in evidence or give clues as to the existence or location of relevant facts. Or they might be useful for purposes of impeachment or corroboration. And production might be justified where the witnesses are no longer available or can be reached only with difficulty."

These matters suggest a field in which counsel for a party may seek to exercise his rights but the decision does, undoubtedly, cast upon counsel seeking the statements the duty of showing a real cause for their production, rather than his mere desire to see and use them.

It will be borne in mind that the original Rules enlarge the scope of discovery by permitting (Rule 26 (b)) inquiry as to "the identity and location of persons having knowledge of relevant facts" and Rule 26, as amended, further specifically recognizes the so-called "fishing expeditions" wherein it provides:

"It is not ground for objection that the testimony will be inadmissible at the trial if the testimony sought appears reasonably calculated to lead to the discovery of admissible evidence."

## Claims for Injury or Death From Eating Commercial Compound Not Intended for Internal Consumption

BY PAUL F. AHLERS  
Des Moines 9, Iowa

**WHAT** IS the liability of a manufacturer, distributor or vendor of an ordinary commercial or proprietary compound, not intended for internal use, when injury or death occurs because it has been taken internally?

The legal principles involved are not complex. The importance of the subject arises from the number of claims growing out of hundreds of new commercial compounds on the market containing deleterious or poisonous ingredients.

Although not falling within the usual statutory classification of poisons, there are hundreds of ordinary household prod-

ucts that cannot be safely eaten. Common sense advises that neither children nor adults should eat fireworks, fingernail polish, hand lotion, cuticle remover, facial creams, shaving lotion, shoe cleaner, soap, deodorants, heads of matches, water softener, spot removers, drain and stool cleaners, depilatory creams, kerosene, gasoline, fuel oil, insect sprays and powders, dyes, paint, varnish, varnish or paint remover, flea powders and vermifuges for pets, furniture polish, silver polish, wallpaper cleaner, cold wave solution, disinfectants, antiseptics, mothballs, insecticides, hair bleach, eyewash, cleaning fluids, ink eradicator,

naphtha, benzine, window cleaner, radiator anti-freezes, rust remover, lighter fluid, and a multitude of similar items.

The average person does not awaken to the fact that every household contains a large number of potentially dangerous products until some person, usually a small child, has eaten the same and the cry is then raised against the manufacturer, distributor or vendor that he has violated a statute by failing to label the product "poison" and (under some statutes) without affixing the familiar skull and crossbones, or advising the purchaser of its deadly character.

The annotation to *Victory Sparkler & Specialty Co. v. Price*, 1927, —Miss.—111 So. 437 in 50 A.L.R. 1462, states that there seem to be but a few cases directly on this subject. The only cases annotated are *Levin v. Muser*, 1923, 110 Neb. 515, 194 N.W. 672 and *Mossrud v. Lee*, 1916, 163 Wis. 229, 157 N.W. 758. It is believed by the author, who had occasion to deal recently with some claims of this nature, that further elaboration on the subject might be of value.

In *Victory Sparkler & Specialty Co. v. Price*, supra, action was brought against the manufacturer and retailer of firecrackers called "spit devils," commonly known as "devils on the walk" for the death of a four-year-old boy who ate the same. They contained yellow phosphorous. One count in the declaration was based upon a statutory proscription against selling or giving away poison to a minor. It was held that the statute applied only to poisons usually sold by druggists or apothecaries. The court said the statute did not refer to fireworks and "many hundreds of articles in daily use, which, if taken into the stomach would result in death or great bodily harm. As, for instance, there are many kinds of soaps and concentrated lye, which, if taken into the mouth and ingested into the stomach, would occasion great suffering and perhaps death." The court points out further, in denying recovery, that the death of the child did not occur by reason of the use of the article in the manner intended by the manufacturer and the vendor, there being nothing inherently and intrinsically dangerous in the article when put to its common use.

Four years later in *Victory Sparkler & Specialty Co. v. Latimer*, 1931, (8th Cir.),

53. F. (2d) 3, the opposite result was reached in a suit involving the death of a three and one-half-year-old child from ingestion of the identical product. Strangely, the court in its opinion does not refer to the *Price* case. The decision of the court is based upon the candy-like attractiveness of the article, shaped like a lozenge, wrapped in plain red tissue paper, and, under the evidence, the jury was warranted in finding that in the case of children, it was attractive to taste. The court says:

"One who deals with children must anticipate the ordinary behavior of children, and, in considering whether or not the defendant was negligent in placing these articles in the channels of trade, it must be remembered that they were intended for the use and amusement of children, as well as others. In the hands of children, they were imminently dangerous, and the injury might reasonably have been anticipated."

Statutes requiring the labeling of poisons are held not to apply to articles of merchandise containing poison only as an incident of their manufacture.<sup>1</sup>

In *Stasek v. Banner Coffee Co.*, 1916, 164 Wis. 538, 159 N.W. 945, the defendant retailer delivered packages consisting of coffee, soap and matches at the doorway of a neighbor of the plaintiff. The plaintiff's two-year-old child ate the yellow phosphorous heads of nine or ten matches and died. In denying recovery, the court says:

"The judgment must be affirmed. The statute regulating the sale of poisonous drugs and chemicals plainly does not apply to the sale of articles of merchandise in whose manufacture some poisonous drug or chemical may have been incidentally used. To so hold would be to extend the act by construction to cases manifestly not intended to be covered by it."

In *Boyd v. French Chemical Corporation*, 1941, 37 F. Supp. 306, a child died from drinking a fabric and shoe cleaning preparation known as "Hollywood Fabric

<sup>1</sup>49 C. J. 1044, 49 C. J. 1046, *Victory Sparkler Co. v. Price*, 1927, 146 Miss. 192, 111 So. 437, 50 A.L.R. 1454, *Stasek v. Banner Coffee Co.*, 1916, 164 Wis. 538, 159 N.W. 945, *Boyd v. French Chemical Corp.*, 1941, 37 F. Supp. 306, *Wise v. Morgan*, 1898, 101 Tenn. 273, 48 S.W. 971, *McClaren v. G. S. Robins & Co.* 1942 (Mo.) 162 S.W. (2d) 856.

Cleaner." Motion for summary judgment by the defendant manufacturer was sustained, the court saying:

"The very name of the product must have brought home to the parents the knowledge that it was a 'fabric cleaner,' and not something that their child should drink, and certainly the word 'poison' even if it was carried on the package, or container, would not have deterred a nineteen month-old infant from drinking the substance."

*Lawson v. Benjamin Ansel Co.*, 1944, (Mo. App.) 180 S.W. (2d) 751, is not strictly within the scope of this article but announces an underlying principle which controls most claims of this type. In that case, a five-year-old boy splashed himself with the contents of a bottle of fingernail polish remover and afterwards touched a lighted match thereto, setting himself afire. In denying liability, the court says:

"It is inconceivable that defendant could have anticipated that the child, Harry Gale Lawson, or any other child, would sprinkle this fingernail polish remover upon his person and ignite himself afterwards. The fingernail polish remover was perfectly harmless *when used in the way it was intended to be used*."

"There are many articles perfectly harmless in themselves, *when used as intended*, which contain elements more or less harmful *when used in ways never intended by any one*." (Italics as in original opinion.)

*McClaren v. G. S. Robins & Co.*, 1942 (Mo.) 162 S.W. (2d) 856 was an action against the seller for wrongful death caused by inhalation of carbon tetrachloride fumes while the preparation was being used by the decedent to clean the inside of a boiler. Contention was made that the preparation was sold without being labeled "poison" under a statute prohibiting the sale of "any arsenic, strychnine, corrosive sublimate, prussic acid or other substance . . . usually denominated as poisonous, without having the word 'poison' . . ." The court refused to apply the statute, saying:

"Obviously, carbon tetrachloride is not a drug, but a grease solvent sold commercially as a cleaning fluid, and is not

the same kind or class as the substances mentioned in the Illinois statute."

Unlike the other cases reviewed in this article, in the *McClaren* case the decedent was using the product *for the purpose for which it was intended*. However, on the label were the following words, "Volatile Solvent, use with adequate ventilation. Avoid prolonged breathing of vapor." The evidence showed that there would be no danger unless the product were used in an unventilated place. Also, an agreed statement of facts showed that other manufacturers of the same product used a similar label; that the label was adopted by agreement of other manufacturers and the same was approved by the Surgeon General of the United States. Having already held the statute did not apply the court further held that the plaintiff had no cause of action on the ground of common law negligence because under the evidence the defendant had exercised the ordinary care of prudent men engaged in the same business.

The tendency of the courts not to extend the application of statutes requiring the labeling of poisons is demonstrated by the case of *Wise v. Morgan*, 1898, 101 Tenn. 273, 48 S.W. 871. In that case, a three-year-old child died from drinking eyewash and suit was brought against the drug company which filled a physician's prescription for the eyewash without labeling the same "poison." A Tennessee statute required the labeling of any poisonous liquid or substance sold or delivered. The court in holding that the statute did not apply quoted at length from *Com. v. Cooke*, 50 PA. St. 207, including the following:

"By the construction contended for it would be impossible for the wit of man to conceive of the sale of any article belonging to the class usually denominated 'poison,' in any quantity, however small, or in any sort of a mechanical combination, if unlabeled, without violating the statute. \* \* \* The construction adopted by the court below renders criminal millions of transactions that have occurred in Ohio during the past fifty years, and are occurring daily; for the prescription of every physician, containing morphine or opium or strychnine or arsenic, that is given as a medicine, and that is filled by the druggist, would have to be labeled 'poison.' If the mixture or medicine so

sold contains so little of the poison, the effects of which were beneficial, and not injurious, the statute would still be violated. Every sale of many a remedy that has been in use for years would have to be stamped 'poison.' I instance Dover's powders and paregoric and syrup of ipecac. Others might be given."

In considering this type of claim, the question of proximate cause as a defense must always be borne in mind.<sup>1</sup> This is well illustrated by *Lee v. Muser*, 1923, 110 Neb. 515, 194 N.W. 672, in which case, the defendant sold oil of mirbane without labeling the same as a poison to the defendant Schmidt, who sold and delivered it to the decedent who mistakenly thought it was a throat gargle and died as a result of its use. Schmidt was fully advised of the nature of the oil but failed to advise the decedent of its poisonous character. The court held that the negligence, if any, of defendant Schmidt was the sole proximate intervening cause of injury and the defendant drug company was not liable. The court says:

"We think, under the facts pleaded that neither the death of Levin nor a serious injury to any person could be reasonably apprehended or anticipated by the sale of a poisonous substance, labeled by its proper name, to one having full knowledge of its dangerous character. If Levin was ignorant of the dangerous character of the oil purchased by him and his vendor, Schmidt, knew or had reasonable grounds for believing him ignorant of its character, then the act of Schmidt would be a new and efficient intervening cause that produced the injury, and without which it would not have occurred."

If the assured happens to be a retailer or middleman of a proprietary compound manufactured by another, he must have knowledge, or the circumstances connected with the preparation and marketing of the article must be such as to charge him with knowledge, of the dangerous quality of the article.<sup>2</sup> The soundness of this rule is readily apparent. Every storekeeper and

middleman cannot be expected to have a qualitative and quantitative chemical analysis made of the many products handled by him to ascertain their true character. The manufacturer, simply because he has manufactured the product, is bound to know its contents and their effect when taken internally. Therefore, he is charged with the duty of advising those to whom he sells whether the product is inherently dangerous.

The distinction between middleman and manufacturer is well illustrated by *McCrossin v. Noyes*, 1919, 143 Minn. 181, 173 N.W. 566, in which action was brought against a wholesale dealer in drugs for the death of an inmate in an insane asylum which occurred when the inmate put a quantity of "Roach Doom" in his coffee. The "Roach Doom" had been left available by employees who were ignorant of its poisonous effects, it not being labeled as a poison. The lower court overruled demurrer to the complaint and the order was reversed on appeal of the defendant. The court says:

"We have above indicated that the law does not impose the duty upon a vendor of another's proprietary compounds to acquire knowledge of their ingredients or qualities. Hence he is not required to exercise due care in that direction, and no cause of action can be predicated upon the failure to exercise due care to obtain such knowledge."

Actions within the scope of the title to this article should not be confused with the myriad of cases involving warranties of fitness for a particular purpose. The situations here considered deal with cases growing out of the use of a product for a purpose other than that for which sold or intended. Therefore, such cases must be based on negligence. Being negligence cases they must be based upon either a statutory violation or common law negligence. If based upon the former, to be successful, they must fall within the provisions of the labeling statutes construed in the light of the foregoing cases. If based upon common law negligence, the product must still, when injury occurs, have been used for the purpose intended and as directed, except in the one instance relating to children as shown in *Victory Sparkler Co. v. Latimer*, supra.

<sup>1</sup>See *Walker v. Chase*, 1922, 194 Iowa 796, 190 N.W. 397.

<sup>2</sup>49 C.J. 1045; *McCrossin v. Noyes*, 1919, 143 Minn. 181, 173 N.W. 566; *Cliff v. California Spray Co.*, 1937, 83 Cal. App. 424, 257 P. 99.

## Claims on Surety Bonds as Affected by Railroad Reorganization

BY WILLIAM T. FARICY  
*Vice President and General Counsel  
of the  
Chicago and North Western Railway System  
Chicago, Illinois\**

The bankruptcy of a major railroad after seventy-five years or more of solvent operation causes many problems. Among them is the status of claims on various classes of court bonds where the claims themselves which gave rise to the furnishing of the bonds would not have been preferred in the absence of the bonds.

Paragraph (n) of Section 77 of the Bankruptcy Act, as amended August 27, 1935, cleared up most of the questions that had arisen on this class of claims. It provides that:

"\* \* \* claims on August 27, 1935, or thereafter payable by sureties upon supersedeas, appeal, attachment, or garnishment bonds executed by sureties, without security for and in any action brought against such railroad corporation or trustee appointed pursuant to this section, shall be preferred against and paid out of the assets of such railroad corporation as operating expenses of such railroad."

The constitutionality of this provision was upheld in the *Chicago, Rock Island & Pacific Railway Company Reorganization* (Wise, et al v. C. R. I. & P., 90 Fed. (2d) 312) (certiorari denied 302 U. S. 717).

A common sense application of the statute can solve many problems of interest to surety companies and their counsel. One such problem and the manner in which it was worked out may be cited. For many years prior to the reorganization of the Chicago and North Western Railway Company in 1935, it had (and still has) a convenient and workable arrangement with a large indemnity company for court bonds. The North Western, with its subsidiaries, operates a railroad system of 10,000 miles extending into nine states. It must be prepared to furnish court bonds on short no-

tice in a number of jurisdictions, state and federal. To minimize the amount of "red tape" incident to such proceedings, the indemnity company issued powers of attorney to write court bonds in its behalf to a number of North Western Railway employees, both at headquarters in Chicago and in all the states in which the North Western and its subsidiaries operate. The bonds, when executed in behalf of the railway and the indemnity company in the offices of the railway company's attorneys, could be filed promptly. Copies of the bonds, as written, were filed immediately with the home office of the insurance company.

It was the view of all concerned, at the time the arrangement was inaugurated many years ago, that it was, in reality, a riskless operation for the insurance company. It was thought proper by the insurance company to authorize the writing of these bonds at a nominal premium of \$1.00 per thousand per year. This rate was deemed sufficient to justify the operation so long as no losses occurred. From the insurance company's standpoint, it also furnished a continuous contact with the railway system which had a large variety of other insurance business upon which the insurance company desired to bid from time to time.

When the North Western Railway filed its petition for reorganization under Section 77 of the Bankruptcy Act on June 28, 1935 (prior to the enactment of paragraph (n) on August 27, 1935), the necessity of classifying various types of claims immediately arose. Such claims as those of employees for personal injuries were preferred and under a general order of the Federal Court in charge of the proceeding could be paid out of current funds of the railway or its trustee. Therefore, no problem from the insurance company's standpoint was presented, as any judgment for which a bond had been given would be paid in

\*Since this article was prepared, the author has become President of the Association of American Railroads, Washington, D. C.

due course from the railway trust estate without regard to the bankruptcy. There was another class of claims, however, which was nonpreferred. An example of such a claim was a crossing accident judgment where the accident happened prior to the filing of the petition under the Bankruptcy Act. Those claims were called nonpreferred prior claims,—nonpreferred because not given any preference and prior because the transaction out of which the claim arose happened prior to the filing of the petition in bankruptcy. Before filing of the petition in bankruptcy, there had been a large judgment docketed against the railway company arising out of a serious crossing accident. The railway company contested the liability and took an appeal from the judgment. At the time the appeal was taken a supersedeas bond was furnished. Later, the filing of the petition under Section 77 occurred. The appeal was subsequently prosecuted unsuccessfully to a conclusion. The judgment creditor therefore became entitled to his money. By that time the judgment debtor's situation legally was akin to that of a debtor who had been adjudged bankrupt and paragraph (n) had been enacted. There was no priority attaching to this type of claim unless paragraph (n) were given a retroactive construction, and sustained as to constitutionality\*. The judgment creditor thereupon served demand on the insurance company for payment. It was clearly liable legally. Yet, morally, it had never been intended that there would be any

\*Both these things were accomplished later in the Chicago, Rock Island & Pacific litigation cited above.

substantial risk in that type of coverage and the premiums charged were not sufficient to provide for any losses. The arrangement for writing the court bonds was still in effect at the same low premiums, the trustee of the railway company having been substituted for the railway corporation. At this time paragraph (n), though enacted, had not yet been construed, and doubts were being expressed in various quarters as to its constitutionality, especially if given a retroactive construction. At this juncture, a conference attended by railway counsel, the railway trustee, and insurance counsel developed a plan whereby the trustee petitioned the court for an order authorizing and directing him to pay the judgment, even if nonpreferred in character, because of the continuing benefit to the trust estate in having the bonding arrangement remain in effect. Obviously, if the insurance company had to take a loss, it would either raise its rates or cancel the arrangement. Upon full disclosure to the Federal Court and after due notice to all creditors who had entered appearances, there was a hearing at which the court sustained the position of the trustee and directed payment of the judgment by him, without waiting for an adjudication as to the constitutionality, or otherwise, of paragraph (n).

The foregoing instance is illustrative of the broad power of a federal court in a railroad bankruptcy proceeding and shows how the power of the court may be invoked along practical lines to maintain a desirable operation in the spirit in which it was intended, without being blocked by legal technicalities.

EIGHTEENTH  
ANNUAL CONVENTION  
THE MONMOUTH HOTEL  
SPRING LAKE BEACH, NEW JERSEY  
SEPTEMBER 4, 5, 6, 1947

## Subrogation Actions in Compensation Cases\*

BY JOSEPH W. POPPER  
Macon, Georgia

In a discussion of the right of the employer or insurance carrier to subrogation under the Workmen's Compensation Laws, it seems to me that in the beginning it would be well to consider the nature of these laws. In a comparatively early Utah case the court said, "Compensation is a tax upon industry or upon the employer's business, a tax that is added to the price of the product and is ultimately paid by the consumer." It seems to be the purpose of the compensation laws to charge business through insurance with the losses caused by industrial accidents making the business and eventually the ultimate consumer bear the cost of such accidents. It is for the protection of both the employer and employee at the expense of the public.<sup>1</sup>

Workmen's compensation insurance is so like life and accident insurance on the one hand and indemnity insurance on the other that it is difficult, if not impossible, to place it definitely with either type and while workmen's compensation insurance does indemnify the employee to some extent for his loss occasioned by an industrial accident, it cannot be said that under any of the compensation laws now in force that it fully indemnifies him, for it is difficult, if not impossible, to evaluate his loss in dollars and cents. "Workmen's compensation liability arises out of a contract created by law and is limited in amount and is payable irrespective of negligence." On the other hand an employee injured by the negligence of a third party tort-feasor can recover the full measure of his damages from the third party and so it seems to me that as stated in some of the earlier cases if the employee be permitted to recover in full from such third party and also receive full compensation, he would be

"unjustly enriched." If we accept the view that Workmen's Compensation is a tax upon the ultimate consumer and further accept the view that for the employee to receive both compensation and damages from a third party wrongdoer, he would be unjustly enriched, and I subscribe to both of these views, it is right that the employee or insurance carrier be entitled to subrogation. And so every state except New Hampshire, Ohio and West Virginia provides in its Workmen's Compensation laws for this right of the employer or insurer to be subrogated to the rights of the employee against a third party wrongdoer.

Even in those states where the compensation act contains a provision that the liability set out therein shall be exclusive, the courts in those states have construed this to apply only to actions against the employer and these provisions do not prevent an employee from maintaining an action at law against the third party wrongdoer.<sup>2</sup> As stated in the Smale case, supra, "The purpose and effect of the Workmen's Compensation Act is to control and regulate the relations between an employer and his employees. As between them the remedies there provided are exclusive when both are under the act at the time of the accident. The law does not attempt in any way to abridge the remedies which an employee of one person may have at law against a third person for a tort which such third person commits against him."

I believe that all will agree that it is right and proper that the employer or insurance carrier should have the right of subroga-

(\*Delivered before Workmen's Compensation Round Table meeting at the American Bar Association, October, 1947)

<sup>1</sup>American Fuel Co. v. Industrial Commission, 55 Utah 483, 187 P. 635, 1920.

<sup>2</sup>Spratt v. Sweeney & Gray Co., 168 App. Div. 403, 153 NYS 505, 111 N.E. 1100.

<sup>3</sup>Travelers Insurance Co. v. Georgia Power Co., 51 Ga. App. 579, 181 S.E. 111.

<sup>4</sup>Aetna Life Insurance Co. v. J. D. Parker & Co., 96 Tex. 287, 72 S.W. 621.

Gatzweiler v. Milwaukee Electric Railway & Light Co., 136 Wis. 34, 116 N.W. 633.

<sup>5</sup>Hotel Equipment Co. v. Liddell, 32 Ga. App. 590, 124 S. E. 92 Artificial Ice & Coal Storage Co. v. Waltz, 146 N.E. 826, 86 Ind. App. 534.

Sylcox v. National Lead Co., 225 Mo. App. 543, 38 S.W. (2d) 497.

Lester v. Otis Elevator Co., 153 NYS 1058, 90 Misc. 649 (Aff. 155 NYS 524, 169 App. Div. 613).

Smale v. Wrought Washer Manufacturing Co., 161 Wis. 331, 151 N.W. 803.

tion. The question that is now suggested is who shall have the right to bring the action? In practically all of the states this is provided for by the Compensation Acts which provide that an action may be brought in the name of the employer or the employee and even in some states when there was no specific permission granted by the act, the right of the employer or insurer to maintain such an action against a third party wrongdoer was recognized.<sup>4</sup> In most of the states the employer or insurance carrier is permitted to bring an action in the name of the employee and where such actions are brought in his name the fact that the suit is brought for the use of the employer is not permitted to be introduced in evidence.

In practically every state where the employee may receive compensation and also bring an action against the wrongdoer for his injuries, he must reimburse his employer or insurance carrier for the amount of compensation paid and usually this payment must be paid out of the recovery before there is any deduction for expenses of litigation. Where, however, the amount of the recovery from the third party tort-feasor does not equal the amount of compensation to which the employee is or would be entitled, the employer or insurance carrier is required to make up the difference. Even in Colorado, Oklahoma and Washington where the employee is required by statute to elect whether he will receive compensation or sue the wrongdoer, if he elects to sue the wrongdoer and recovers less than the amount he would have received by way of compensation, the employer or insurer must make up the difference.

On the other hand, where an employer or insurance carrier files suit in its own name, and recovers more than the amount of compensation paid he is required to pay the excess after the deduction of expenses to the employee. There is one exception to this. Massachusetts requires that the employer or insurance carrier pay over only

four-fifths of the excess recovery to the employee.<sup>5</sup>

The statutes of fifteen states provide that the employee must elect to receive compensation or to sue the third party tort-feasor, but even in some of these states the employer or insurer must pay the deficiency if the employee recovers less than the amount of compensation to which he would have been entitled.

In Arizona when payment under the compensation act is chosen by the injured employee, his rights of every nature against a third person pass as a matter of law to the state or other insurer and no right of action either direct or indirect remains in him as against such third person.<sup>6</sup> Such election to take compensation is a condition precedent to the vesting of the right of subrogation in the State Compensation Insurance Fund. The Commission can recover from the third party only the amount paid or bound to be paid. If the employee elects to sue the wrongdoer, he cannot later claim compensation.<sup>7</sup>

In Delaware if the employee elects to receive compensation, he cannot sue the third party wrongdoer, but the employer may sue. Any recovery in excess of compensation paid and thereafter payable, less the cost of securing and collecting same, shall be paid to employee.<sup>8</sup>

In Colorado while the employee must elect, if he elects to sue the third party, he may then recover from the insurance carrier the difference between the judgment and the amount of compensation to which he would have been entitled. If he elects to take compensation and the employer as assignee recovers more than the amount of compensation paid or due, the excess goes to the injured employee.<sup>9</sup>

In Florida the employee may elect by

<sup>4</sup>Massachusetts Workmen's Compensation Act, Par. 15 amended June 4, 1943.

<sup>5</sup>Moseley v. Lily Ice Cream Co., 38 Ariz. 417, 300 P. 958.

<sup>6</sup>Arizona Workmen's Compensation Law, Par. 1435, Revised Code of Arizona.

<sup>7</sup>Industrial Commission v. Nevelle, 58 Ariz. 325, 119 P. (2d) 934.

<sup>8</sup>Delaware Workmen's Compensation Act, Par. 38.

<sup>9</sup>Silvia v. Scotten, 32 Del. 295, 122 A. 513.

<sup>10</sup>Colorado Workmen's Compensation Act, Par. 87 King v. O. P. Baur Confectionery Co., 100 Col. 528, 68 P. (2d) 909.

<sup>11</sup>Riss & Co. v. Anderson, 108 Col. 78, 114 P. (2d) 278.

<sup>4</sup>Aetna Life Insurance Co. v. Moses, 53 S. Ct. 231, 287 U.S. 530, 77 L. ed. 477.

<sup>5</sup>Fourneir v. Great Atlantic & Pacific Tea Co., 128 Maine 393, 148 A. 147.

<sup>6</sup>Smith v. Port Huron Gas & Electric Co., 217 Mich. 519, 187 N. W. 292.

<sup>7</sup>General Box Co. v. Missouri Utilities Co., 55 S.W. 442, 154 Mo. 415.

giving notice to the employer and the Commission to receive compensation or to recover damages against the third person. The giving of notice to accept compensation shall operate as an assignment to the employer. "The requirement that the employee give evidence of his election to sue was intended solely for the benefit of the person liable for statutory compensation and was not intended to curtail or effect the existing remedies of the employee against the third party."<sup>19</sup>

In Indiana the employee may at his option proceed at law against the wrongdoer to recover damages or against the employer for compensation but he cannot collect from both.<sup>20</sup>

In Massachusetts the employee must elect whether he shall proceed for compensation or against a third party wrongdoer. Should he elect to proceed against the wrongdoer and later dismisses or proceeds to an adverse judgment he may not later claim compensation. By proceeding against the wrongdoer he has waived his right to compensation. If, however, he elects to take compensation, the employer or insurance carrier may proceed in its own name against the wrongdoer, but as heretofore stated four-fifths of any recovery above compensation paid or due under the act must be turned over to the employee.<sup>21</sup>

In Michigan the employee must elect and if he proceeds against the third party, he is barred from proceeding against the employer. If he proceeds against the employer, he is barred from proceeding against the third party. The employer is subrogated for the amount of compensation paid, but his recovery against the third party is limited to this amount.<sup>22</sup> The mere fact that the employee has accepted medical expenses does not constitute a waiver.<sup>23</sup>

<sup>19</sup>Florida Workmen's Compensation Act, Pa. 39. Hartquist v. Tamiami Trails Tours, 139 Fla. 328, 190 So. 533.

<sup>20</sup>Workmen's Compensation & Occupational Diseases Act, Par. 13.

Artificial Ice & Coal Storage Co. v. Ryan, 99 Ind. A 606, 193 N. E. 710.

<sup>21</sup>Massachusetts Workmen's Compensation Act, Par. 15 amended June 4, 1943.

Sciacas Case, 262 Mass. 221, 168 N.E. 744.

<sup>22</sup>Michigan Workmen's Compensation Act, Par. 8454.

Smith v. Port Huron Gas & Electric Co., 217 Mich. 519, 187 N.W. 292.

<sup>23</sup>Fox v. Detroit United Ry., 218 Mich. 5, 187 N.W. 221.

In Oklahoma the employee must elect but he may file a claim with the Compensation Commission and ask that it be held in abeyance while he attempts to effect a compromise with the wrongdoer. If the employee sues the wrongdoer and recovers less than the amount to which he would be entitled under the compensation act, he may recover the difference from the employer or insurance carrier provided he has filed a notice of his intention to sue. If he fails to give this notice he may not thereafter recover any compensation. If the employee elects to receive compensation, the employer or his insurer is subrogated and may sue and recover from the tort-feasor to the extent of the compensation paid or payable.<sup>24</sup>

In Oregon the employee must elect whether to proceed against his employer or against the third party wrongdoer, but the Oregon Act contemplates a deliberate choice after full knowledge of the advantages to himself of the two remedies.<sup>25</sup>

In Rhode Island if the employee elects to sue the wrongdoer, he may not claim compensation,<sup>26</sup> but if he receives compensation he may thereafter sue the wrongdoer accounting to the employer for the compensation received.<sup>27</sup>

In South Carolina when compensation has been paid only the employer as assignee can sue the wrongdoer but any amount received in judgment in excess of compensation must be paid to the employee.<sup>28</sup>

In Texas where an election is required the filing of a suit against the tort-feasor is an election and even though the suit result adversely to the employee he is barred from later claiming compensation.<sup>29</sup> If compensation is paid, the employer or insurer

<sup>24</sup>Oklahoma Workmen's Compensation Law, Par. 44-13368.

Keener Oil & Gas Co. v. Bushong, 176 Okl. 566, 56 P. (2d) 819.

<sup>25</sup>Oregon Workmen's Compensation Law, Par. 102-179.

Coomer v. Supple Inv. Co., 128 Oregon 224, 274 P. 302.

<sup>26</sup>Rhode Island Workmen's Compensation Laws, Article 3, Par. 20, Article 4, Par. 6.

Corria v. Fink Bros., 45 R.I. 80, 120 A 321.

<sup>27</sup>MacArthur v. Dutee W. Flint Oil Co., 50 R.I. 226, 146 A 484.

<sup>28</sup>South Carolina Workmen's Compensation Act, Par. 11 as amended in 1941.

<sup>29</sup>Younger Bros., Inc. v. Moore, Tex. Crt. Civ. App. (1939), 135 S.W. (2d) 780.

ance carrier is subrogated to the rights of the employee but must account to the employee for any recovery over and above the amount of compensation paid.<sup>25</sup>

In Utah if the employee accepts compensation, the employer is subrogated to the employee's rights against the third party but any excess recovery less expenses must be paid to the employee.<sup>26</sup>

In Vermont the employee may elect to sue the wrongdoer or secure an award for compensation,<sup>27</sup> but to bar a suit against a wrongdoer an actual award must have been made.<sup>28</sup>

In Washington if the employee decides to take compensation the State Insurance Fund is subrogated to his rights, but if he elects to sue the wrongdoer he is entitled to a deficiency from the State Insurance Fund if his recovery is less than would be allowed as compensation.<sup>29</sup>

In several states there is an exception to the general rule making a third party wrongdoer liable at common law for his negligence. In Alabama, Illinois, Massachusetts and Minnesota if the wrongdoer comes as to his own business under the terms of the act, he is not liable in a common law action for damages.

In Alabama the wrongdoer's liability is limited to the amount of compensation due.

In Illinois when an employee suffers a compensable injury, he may not recover against a third party wrongdoer if such wrongdoer comes under the terms of the compensation act, but the employer or insurer paying compensation to such employee may recover against the wrongdoer but the recovery is limited to the amount of compensation paid and due under the act.

In Massachusetts it has been held that a general contractor is an employer as to the employees of his sub-contractors and is,

therefore, not liable at common law for the negligent injury of the employees of such sub-contractors.<sup>30</sup>

In Minnesota if the employer and wrongdoer are engaged in a common enterprise, the employee must elect against whom to proceed, but even though he elect to proceed against the wrongdoer for damages he is limited to the amount which would be awarded to him as compensation. If he proceeds against his employer for compensation the latter is subrogated against the wrongdoer to the extent of the amount of compensation payable plus reasonable attorney's fees.<sup>31</sup>

My original interest in this subject was brought about by the confusion which exists in Georgia with reference to subrogation. Until 1922 there was no provision in the Georgia Workmen's Compensation Act dealing with the question of the liability of a person other than the employer whose negligence caused the injuries for which compensation was payable. The Act did state that compensation would be the exclusive remedy of an employee but this was interpreted to limit the liability of the employer alone and not to have any effect upon the liability of a person other than the employer.<sup>32</sup> The Act was amended in 1922<sup>33</sup> so that it was provided that "the employer by whom the compensation was paid shall be entitled to reimbursement from the person so liable to pay damages and shall be subrogated to the right of the employee to recover from him to the extent of the compensation." Our courts so construed this act that as a practical proposition there is no right of subrogation in Georgia. The Act was further amended in 1937,<sup>34</sup> but on account of its wording our Supreme Court declared it unconstitutional.<sup>35</sup>

Time will not permit me to go into further detail but anyone interested in the present situation in Georgia and the con-

<sup>25</sup>Texas Employer's Liability & Workmen's Compensation Insurance Law, Article 8307, Part 2, Section 6, (a).

<sup>26</sup>Utah Workmen's Compensation Act, Par. 42-1-58.

<sup>27</sup>Vermont Employer's Liability & Workmen's Compensation Act, Par. 6511.

<sup>28</sup>Ladd v. State of Vermont Highway Department, 112 Ver. 67, 20 A (2d) 555.

<sup>29</sup>Canadian Pacific Railway v. Moran, 54 F (2d) 246.

<sup>30</sup>Washington Industrial Insurance & Medical Aid Laws, Par. 7675.

<sup>31</sup>Anderson v. Bauer, 117 Wash. 70, 200 P. 276.

<sup>32</sup>Bendbeutel v. Willcutt & Sons, 244 Mass. 195, 135 N.E. 239.

<sup>33</sup>Thornton Bros. Co. v. Northern States Power Co., 151 Minn. 435, 186 N.E. 863.

<sup>34</sup>Athens Railway & Electric Co. v. Kinney, 160 Ga. 1, 127 S.E. 290.

<sup>35</sup>Ga. Laws 1922, pp. 185, Annotated Code of Georgia, 1933, Par. 114-403.

<sup>36</sup>Ga. Laws, 1937, pp. 528-530, Annotated Code of Georgia, 1933, Par. 114-403, Cum. supp.

<sup>37</sup>Lloyd Adams, Inc. v. Liberty Mutual Insurance Co., 190 Ga. 633, (3), 10 S.E. (2d) 46.

struction of the Code sections is invited to read the applicable cases cited in the foot notes.<sup>14</sup>

Every state except New Hampshire, Ohio and West Virginia have statutes relating to subrogation. In these states an employee injured under circumstances creating liability in a third party tort-feasor, can receive the full amount of compensation and also retain the full amount of any recovery from such wrongdoer.<sup>15</sup>

I have not attempted within the scope of this paper to cover the situation which arises when an employee is killed as a result of an accident arising out of and in the course of his employment and also under circumstances wherein a third party tort-feasor is liable. In many states compensation is not payable to the same person or persons who have the right to sue for the tortious death and because of this many interesting situations and many perplexing problems arise with reference to the right of subrogation. With reference to this, I would, however, like to make this observation: I am of the opinion that each

state should make its compensation for the death of an employee payable to the same person or persons who have the right to sue for the tortious death. If this were done the problems with reference to subrogation in death cases would be solved. These problems could be made the subject of a very interesting study.

Another problem arises when we study the methods by which the employer or insurer undertakes to collect the amount of compensation paid. In some states the wrongdoer is not liable to the employer if a settlement is made without notice of the fact that the injured person has a compensable injury. This appears to me to be clearly wrong. A wrongdoer making even a casual investigation of an accident could or should know whether the injured person was at the time engaged in and about the business of his employer. I believe that the wrongdoer should as a matter of law be charged with notice of the right of the injured person to compensation and the liability of his employer therefor. This might seem to prevent a wrongdoer from making an advantageous "quick" settlement, but if such a settlement is so advantageous, the wrongdoer should be willing to reimburse the employer or insurer.

I am not in favor of the laws of those states which prevent an employee from claiming compensation if and when he elects to sue the wrongdoer. The employee needs medical attention and compensation immediately upon the happening of an accident. We know that to recover in a tort action months and sometimes years elapse. I believe that the employee should have the benefit of the immediate medical attention provided by the compensation acts and the immediate payments due thereunder at the time when he needs them most. But to repeat, I do subscribe to the "unjust enrichment" theory and in my opinion the employer or insurer should in all cases and in the simplest possible manner be reimbursed for any payments made to an employee injured by a third party tort-feasor.

<sup>14</sup>Travelers Insurance Co. v. Luckey, 46 App. 593, 167 S.E. 907.

American Mutual Liability Insurance Co. v. Wigley, 179 Ga. 764, 177 S.E. 568.

Travelers Insurance Co. v. Georgia Power Co., 51 Ga. App. 579, 181 S.E. 111.

General Accident v. John P. King Manufacturing Co., 60 Ga. App. 281, 3 S.E. (2d) 841 & note thereon in 7 Chi. L. Rev. 569.

Lumbermens Mutual Casualty Co. et al. v. Babb, 67 Ga. App. 161, 19 S.E. (2d) 550.

<sup>15</sup>Stacey v. Hoyt Shoe Co., 83 N.H. 281, 141 A 467.

Mullen v. Merchants National Bank, 88 N.H. 73,

184 A 565.

Holland v. Morley Button Co., 83 N.H. 482, 145 A 142.

Trumbell Cliff's Furnace Co. v. Shakovsky, 111 Ohio St. 791, 146 N.E. 746.

Truscon v. Trumbell Cliff's Furnace Co., 120 Ohio St. 394, 166 N.E. 686.

Crab Orchard Improvement Co. v. Chesapeake

& Ohio Ry. Co., 115 F (2d) 277 aff. 33 F. supp. 580.

Merrill v. Marietta Torpedo Co., 79 W. Va. 669, 92 S.E. 112.

Mercer v. Ott, 78 W. Va. 629, 89 S.E. 952.

ANNUAL CONVENTION  
THE MONMOUTH HOTEL  
SPRING LAKE BEACH, NEW JERSEY  
SEPTEMBER 4, 5, 6, 1947

## Claims Involving Securities

BY STEWART MAURICE

New York City

**M**ANY claims growing out of bonds and stock certificates are presented each year to insurers of banks, Stock Exchange firms and dealers in securities. In some cases, the paper itself is void because of forgery or some other defect inherent in the instrument. More often, the difficulty arises out of an adverse claim to a valid instrument, asserted by some former owner. These third party claims are predicated upon such infirmities in the holder's title as may result from a prior theft of the instrument, forged indorsements, etc.

The insured generally refers such third party claims to the insurer, leaving the latter free to adjust the matter or resist suit. Sometimes an insured who has sold securities without knowing of any adverse claim thereto is forced to take them back and replace them with similar securities of unquestioned title (New York Stock Exchange Rule #123 for Delivery of Securities). In such cases, the insurer generally takes over the disputed instruments, pays the insured for the cost of replacing same and settles or litigates the claim of the party asserting adverse title.

### BONDS AND STOCK CERTIFICATES DIFFERENTIATED

Although bonds and stock certificates often are grouped together, it is well to remember that there is a real difference between them. Except in rare cases, bonds which come into the possession of banks and brokers are negotiable instruments within the meaning of the Uniform Negotiable Instruments Law (5 Uniform Laws Annotated). To be negotiable, an instrument must contain an unconditional promise or order in writing, signed by the maker or drawer, to pay a sum certain in money on demand or at a fixed or determinable future time to order or to bearer (5 Uniform Laws Annotated, Sec. 1). A stock certificate obviously is not a negotiable instrument, as it contains no promise to pay a sum of money. It merely "certifies the ownership of the property and rights in the corporation represented by the number

of shares named." (*Richardson v. Shaw*, 209 U. S. 365).

### STATUTORY PROVISIONS RELATING TO BONDS

Bonds generally are payable to bearer; and interest thereon generally is payable upon presentation of detachable coupons. Except in the case of registered bonds, no indorsement or assignment is necessary and title to the paper passes with delivery (5 Uniform Laws Annotated, Sec. 30). A holder in due course is one who takes a negotiable instrument which is complete and regular on its face, before maturity and without notice of dishonor, in good faith, for value and without notice of any infirmity in the instrument or defect in the title of the person negotiating same (Id., Sec. 52). To constitute notice of infirmity or defect, the person to whom the instrument is negotiated must have actual knowledge thereof or knowledge of such facts that taking the instrument amounts to bad faith (Id., Sec. 56). One who derives his title from a holder in due course, and who is not himself a party to any fraud or illegality affecting the instrument, acquires the rights of the former holder (Id., Sec. 58). Every holder of a negotiable instrument is deemed a holder in due course; but if it be shown that the title of anyone who negotiated the instrument was defective, the burden is upon the holder to prove that he or someone under whom he claims acquired title as a holder in due course (Id., Sec. 59).

### STATUTORY PROVISIONS RELATING TO STOCK

Although stock certificates are not negotiable instruments, they have the attributes of negotiability in those states which have adopted the Uniform Stock Transfer Act (6 Uniform Laws Annotated). Except for "bearer shares," which are quite uncommon, a stock certificate is issued to a stockholder whose name appears on the face of the instrument. Title to a certificate and to the shares of stock represented thereby

is transferred by delivery of the certificate, either indorsed by the record owner or accompanied by a separate assignment (Sec. 1). Such indorsement is effectual as to an innocent purchaser for value, even though it was induced by fraud, duress or mistake, or authority to deliver the certificate has been revoked, or the former owner has died or become legally incapacitated or has received no consideration (Secs. 6-7).

More than a majority of our states have adopted the Uniform Stock Transfer Act. Delaware still treats stock certificates as mere personal property and a few other states follow the same rule. Transfers of stock are governed by the laws of the state in which the corporation was organized; so it is necessary, in all cases where the title to stock certificates comes in question, to determine whether the state of the corporate domicile has adopted the Uniform Stock Transfer Act (*Sun Insurance Office, Limited v. Leshefsky*, 31 Fed. Supp. 952; *United States Fidelity & Guaranty Co. v. Newburger*, 263 N. Y. 16; *Hunt v. Drug, Incorporated*, 156 Atl. 384.)

#### RIGHTS OF PURCHASER OR PLEDGEE OF BONDS

Where a financial institution finds itself in possession of a bond which is claimed by a former owner, the first question to be determined is whether or not the paper is a negotiable instrument. Some of the requirements of negotiability can be seen at a glance, but others are open to question in spite of the statutory definitions (5 Uniform Laws Annotated, Secs. 2-4). In one case, where the trust indenture provided for waiver of default and postponement of payment of interest, five of the seven judges of the New York Court of Appeals felt called upon to write separate opinions holding that the bond coupons were negotiable (*Hibbs v. Brown*, 190 N. Y. 167). Each separate instrument must be judged by its own terms; and no good purpose would be served by discussing cases in which the tests of negotiability have been adjudicated.

Assuming that a disputed bond proves to be a negotiable instrument, what are the rights of the holder? At the outset, he is presumed to be a holder in due course; but once it appears that there is a defect in the title to the instrument, the burden of proof shifts to him. He can sustain that burden in either of the following ways: By showing

that he acquired the paper before maturity and without notice of dishonor, in good faith, for value and without notice of any defect in the title of the person who negotiated same; or by showing that he acquired the instrument from a holder thereof in due course and that he himself was not connected with any fraud or illegality affecting the paper.

#### MATURITY AND DISHONOR

Since corporate bonds of the kind under discussion show on their face the date on which the principal is payable, it would seem that there could be no dispute as to whether a holder had acquired the instrument before maturity and without notice of dishonor. That, however, is not always true.

In one case, certain bonds provided that in the event of default in the payment of interest continuing for a period of six months after demand, the principal and interest should become due. The obligor defaulted in the payment of interest and such default continued for about four years. Thereafter, a bank acquired ten of the bonds, in good faith and for value. At the time the bank acquired the instruments, eight unpaid interest coupons were attached to them.

In an action in which the holder's title was called in question, it was argued that because of the unpaid interest coupons, the bonds stood dishonored on their face so as to lose their negotiable quality and that the bonds had matured as a matter of law. The New York Court of Appeals held that the bonds had not lost their negotiability and that the holder was a holder in due course. (*Buffalo Loan, Trust & Safe Deposit Co. v. Medina Gas & Electric Light Co.*, 162 N. Y. 67. See also *National Bank of North America v. Kirby*, 108 Mass. 497; *Railway Company v. Sprague*, 103 U. S. 756.)

#### NOTICE OF DEFECT IN TITLE

The real issue in most of the stolen bond cases is whether the purchaser or pledgee took the instruments in good faith and without notice of defect in the title of the seller or pledgor. In this connection, it will be recalled that "notice" means actual knowledge of the defect or knowledge of such facts as to show bad faith (5 Uniform Laws Annotated, Sec. 56).

As to what constitutes bad faith, the New

York Court of Appeals has spoken as recently as February 28, 1947 (*Manufacturers and Traders Trust Company v. Sapowitch*, New York Law Journal, March 5, 1947, reversing 270 App. Div. 795).

Stolen bonds had been pledged with the plaintiff bank by a man who had operated a "speakeasy" during prohibition days, at which considerable gambling was done. His past record was known to the officer who introduced him to the plaintiff bank, but it was not known to the officer who arranged the loan. The pledgor was indicted for trafficking in stolen securities. He pleaded guilty and died in prison. The bank then brought suit against his administrator to foreclose its lien on the bonds; and certain surety companies which had insured the parties from whom the bonds were stolen intervened as defendants in the action.

The jury answered in the negative certain questions as to whether the plaintiff bank had acted in good faith in accepting the stolen bonds as collateral. The trial justice set aside the verdict and directed judgment for the plaintiff. The Appellate Division reversed the trial court and ordered judgment for the intervening defendants. The Court of Appeals reversed the judgment of the Appellate Division and affirmed that of the trial court in favor of the plaintiff bank.

The following extracts from the opinion (as yet not officially reported) are of interest: "The requirement of the statute is good faith, and bad faith is not mere carelessness. It is nothing less than guilty knowledge or willful ignorance. \* \* \* One who purchases commercial paper \* \* \* is not bound at his peril to be upon the alert for circumstances which might possibly excite the suspicions of wary vigilance. He does not owe to the party who puts negotiable paper afloat the duty of active inquiry, to avert the imputation of bad faith. The rights of the holder are to be determined by the simple test of honesty and good faith, and not by speculations in regard to the purchaser's diligence or negligence." (*Manufacturers and Traders Trust Company v. Sapowitch*, *supra*. See also: *Standard Acceptance Corp. v. Chapin*, 277 Mass. 278).

The federal courts have applied similar rules: "Bad faith \* \* \* means that he must have knowledge of facts which render it

dishonest to take the particular piece of negotiable paper under discussion. Knowledge, not surmise, suspicion, or fear, is necessary; not knowledge of the exact truth but knowledge of some truth that would prevent action by those commercially honest men for whom law is made." (*Gersela Corporation v. Wessex-Campbell Silk Co.*, 3 Fed. (2d) 236. See also: *Thomes v. Atkins*, 52 Fed. Supp. 405). The rule in Pennsylvania is consistent with the foregoing decisions (*First National Bank of Blairstown v. Goldberg*, 340 Pa. St. R. 337).

Let us now consider a case in which the court found the pledgee bank guilty of bad faith. During the prohibition era, a former saloon-keeper who was operating a "soft drink" establishment, told the manager of a bank that a friend of his had some negotiable bonds which he wished to sell and obtain cash, in bills of large denomination, to pay for liquor. The bank manager undertook to handle the transaction through a Stock Exchange firm, from which he obtained quotations as to the market price of the bonds. Before any sale of the securities, the soft drink proprietor received \$15,000 from the bank; and the balance of the sale price was turned over to him a few days later. The bonds had been stolen from a former owner, who brought suit in replevin. The jury returned a verdict for the plaintiff, which was affirmed on appeal. Commenting on the fact that the bank had paid out its money by cash and not by check, so that liquor could be handled without revealing names, the appellate court held that the jury had been justified in finding the defendant bank guilty of bad faith (*Harter v. Peoples Bank of Buffalo*, 221 App. Div. 122).

It often happens that a party who has lost securities by theft or otherwise attempts to give notice of the loss to the world at large. Sometimes this has been done by the circulation of handbills or by publication in local newspapers. In other instances brokers have been warned by notices upon stock tickers. The rule apparently is that none of these things constitutes notice of defect in title (*Seybel v. National Currency Bank*, 2 Daly 383, aff'd 54 N. Y. 288; *King v. Patterson & Hudson River Railroad Co.*, 29 N. J. L. 82; *Gruntal v. U. S. Fidelity & Guaranty Company*, 254 N. Y. 468). These decisions are logical,

in view of the statutory requirement as to actual knowledge of defective title.

More acts of omission, unless they amount to shutting one's eyes to the obvious, do not support a charge of actual knowledge or of bad faith. Thus it has been held repeatedly that failure to detect altered numbers on bonds does not defeat the rights of a purchaser or pledgee (*Commonwealth v. Emigrant Industrial Bank*, 98 Mass. 12; *Birdsall v. Russell*, 29 N. Y. 220). In one case, the amount of the bond issue and the provision for numbering the bonds was such that no instrument of that particular issue could have had a serial number above M50,000. Two bonds were altered so that their serial numbers appeared as M78478 and M81989 respectively, and as so altered they were handled and the numbers written down by several different people in the office of the defendant brokers. The New York Court of Appeals commented upon this feature of the case as follows: "The numbers forged upon the bonds were not of such a character as to make the forgery apparent; at least so the trial court could have found as a fact" (*United States Fidelity & Guaranty Company v. Goetz*, 285 N. Y. 74).

In the same case, it was held that the defendant brokers were not guilty of bad faith because of their failure to comply with certain rules of the New York Stock Exchange, the court stating that such rules are "merely some evidence of the standard of care that should be maintained by persons dealing in securities belonging to others." Here it may be noted that the Supreme Court of Pennsylvania has held that Stock Exchange rules are not even admissible in evidence and that the duty of brokers "rests upon the law of the commonwealth and cannot be increased or diminished by the rules of a private organization" (*Gordon v. Diffenderffer*, 317 Pa. 425).

Earlier in this article, we alluded to the not uncommon situation where a broker has sold stolen bonds for the account of a customer and has been required to take them back and replace them with other instruments of the same issue. After some rather inconclusive decisions, the courts have ruled as follows as to the rights of brokers thus in possession of stolen securities: When brokers sell securities for the account of a customer, they are acting as

agents and acquire no interest in or lien upon the instruments passing through their hands. When they take back the questioned securities from the vendees and substitute others in place of them, they pay value for the instruments and are acting in their own behalf, as principals. The vendees from whom the brokers take back the securities obviously were holders in due course, as they purchased the instruments in good faith, for value and without notice of any defect in title. Unless the brokers who take back the securities were parties to some fraud or illegality affecting the instruments, they succeed to the rights of the vendees and thus become holders in due course (*Pratt v. Higginson*, 230 Mass. 256; *Gruntal v. United States Fidelity & Guaranty Company, supra*).

In reaching this conclusion, the courts were confronted with the general rule that one who appropriates or disposes of stolen property, although innocent of intentional wrong, is guilty of conversion. It was held, however, that there is an exception to this rule where the property consists of negotiable securities which the brokers sold in good faith for apparently honest customers.

#### RIGHTS OF PURCHASER OR PLEDGEE OF STOCK

As to corporations organized in those states which have adopted the Uniform Stock Transfer Act, practically the same rules apply in the case of stock certificates as in the case of negotiable instruments, except that the regularity of indorsements and powers of attorney must be considered. Where the Uniform Stock Transfer Act does not apply, the rights of a purchaser or pledgee of stock certificates are the same as if any other form of personal property were involved.

Generally speaking, stock certificates are received by banks, brokers and dealers in securities with indorsements in blank, purporting to be those of the record owners. Transfer agents generally require a guaranty of the indorsement by a bank or Stock Exchange firm, although at least one of our large corporations has been known to accept a notarial acknowledgment in lieu of a guaranty of the signature.

The extent of the guaranty of a stockholder's indorsement came in question in a case arising out of the following facts: An officer of a New York corporation

forged certain certificates for the stock of his own company and used them in the Wall Street district as collateral to his trading accounts. One firm with which the forger traded surrendered the account to another house, turning over the forged collateral and receiving payment of the forger's debit balance. The forged certificates were indorsed in blank and the indorsements had been guaranteed by the brokers who surrendered the account.

Upon learning of the fraud, the brokers who had taken over the account brought suit against the first brokers, claiming that the latter had warranted the certificates as genuine under Section 172 of the New York Personal Property Law (6 Uniform Laws Annotated, Sec. 11). They also claimed an express verbal warranty and a further warranty by reason of the guaranty of the indorsements (Rule #21 of the Committee on Securities of the New York Curb Exchange). The trial court held: That the case did not fall within Section 172 of the Personal Property Law, but was governed by Section 173 of that law (6 Uniform Laws Annotated, Sec. 12); that the allegations of express verbal warranty were not sustained; and that there was no warranty of the face of the certificate arising out of the guaranty of the indorsement (*Appenzeller v. McCall*, 150 Misc. 897).

No particular form of power of attorney to indorse stock certificates is prescribed by law; and the statute provides that delivery of an unindorsed certificate, with intent to transfer the shares represented thereby, imposes an obligation to indorse (6 Uniform Laws Annotated, Sec. 9). An interesting case was tried in the New York Supreme Court growing out of the following facts:

A husband and wife had loaned unindorsed stock certificates to a friend and had given her a memorandum signed by both of them and reading as follows: "This will authorize Jane Doe to use as collateral stocks held in our name." The person so authorized indorsed the stock certificates in the names of the record owners and used them as margin. Eventually they were sold; and suit then was brought against the issuing companies for the alleged conversion of the stock. The trial justice directed judgment for the defendants, holding that the memorandum signed by the stockholders of record was sufficient to validate the in-

dorsements and that the stockholders who had delivered unindorsed certificates were obligated to indorse them (*Holliday v. Drug, Incorporated*, not officially reported. See also *Dunscombe v. Crocker-Wheeler Electric Mfg. Co.*, 232 App. Div. 137).

#### MEASURE OF DAMAGE

Generally speaking, the measure of damage for the conversion of securities is their market value at the time of the conversion or their highest market price within a reasonable time after the owner learns of the conversion (*Mayer v. Monzo*, 221 N. Y. 442). What constitutes a reasonable time is a question of fact to be determined in the light of the circumstances of each case; but where the facts are not in dispute, it is a question of law (*Mullen v. Quinlan & Co.*, 195 N. Y. 109).

It sometimes happens that stolen certificates are stopped before the stock is transferred out of the name of the record owner and that there has been a substantial decrease in the value of the stock while conflicting claims are being investigated. At this point, attention is called to the well settled rule that stock differs from a stock certificate (*Richardson v. Shaw*, *supra*). As the New York Court of Appeals states it: "A stock certificate is merely a muniment or representative of title. The stock which it represents exists apart from the certificate and its existence is contemplated to endure so long as the corporation continues" (*Zander v. New York Security & Trust Co.*, 178 N. Y. 208).

One New York case, however, stands for the proposition that the conversion of a stock certificate is conversion of the stock itself. Unindorsed stock certificates were stolen from their owner, who placed stop notices with the issuing companies. When the certificates were presented, transfer was refused and the certificates were returned to the brokers, who had sold them for the account of a bank. The brokers reported the situation to the bank, which took the position that the claimant was an impostor. This, of course, caused delay in investigating the matter; and unfortunately the bank failed before the investigation was completed.

The stockholder sued the brokers, alleging conversion of the stock by reason of refusal to return the certificates on demand. It was established at the trial that the stockholder had not wanted to sell the

stock, that he had received his dividends, that he had had his voting rights and that the certificates had been tendered back to him before trial of the action. Notwithstanding these facts, the court permitted him to recover the full value of the stock as of the date of demand (*Pierpont v. Hoyt*, 260 N. Y. 26, reversing 234 App. Div. 205. *Contra*, see *Daggett v. Davis*, 53 Mich. 35; *Cummins v. Peoples Bldg. L. & S. Assn.*, 61 Neb. 728; *Davidson v. Atmar*, 243 S. W. 662; *Pardee v. Nelson*, 59 Utah 497).

#### ALTERED STOCK CERTIFICATES

Alteration of a stock certificate does not deprive the owner of his title, and transfer of such a certificate vests title in the transferee (6 Uniform Laws Annotated, Sec. 16). The New York courts construed this section of the law in a case growing out of the following facts:

A stock certificate was stolen after it had been indorsed in blank by the record owner. The thief eradicated the name of the record owner on the face of the certificate and also eradicated his indorsement. The certificate then was altered to show the name of a fictitious person as the stockholder of record and was indorsed in the same fictitious name. In this condition, the certificate passed into the hands of an innocent pledgee for value.

The insurer of the party from whom the certificate had been stolen and the insurer of the pledgee stipulated the facts of the

case and presented the controversy for decision as a pure question of law. The Appellate Division held that the pledgee had relied upon the fraudulent indorsement and therefore had no lien upon the instrument, notwithstanding the fact that the certificate once had borne the genuine indorsement of the true owner (*National Surety Company v. Indemnity Insurance Company of North America*, 237 App. Div. 485). The Court of Appeals granted leave to appeal, but the value of the stock had declined to such a low point that the appeal was not prosecuted.

#### APOLOGIA

The foregoing article does not by any means purport to be an exhaustive study of the rights of holders of negotiable securities. It is based upon the writer's experience of more than twenty years in handling cases for various insurance companies. Many of the cases discussed are those in which the writer appeared as counsel—a fact which will account for the predominance of citations from the New York courts. Other cases mentioned are those which the writer has had occasion to study in connection with the cases in which he was interested. It is hoped that a discussion of these cases, a cross section of actual litigation handled by one law office, will prove of interest to those whose work brings them in contact with claims involving securities.

## Autopsies Under Accident and Double Indemnity Contracts

BY LOWELL WHITE  
Denver, Colorado

According to the dictionary, the word "autopsy" technically means "to personally see or observe." Post-mortem literally means "after death," and nothing more. However, the terms "a post-mortem" and "autopsy" are medically and generally accepted to be the examination of a dead body to determine the cause of death or to study the cause, progress, of disease. "Necropsy" means to observe a dead body and that term is preferred by the medical profession. All these terms are used interchangeably and are synonymous.

Autopsies were first performed in Europe about 1700. It was not until 1767 that an

Italian named Morgagni first correlated the changes found at autopsy with the symptoms of disease. Some 25 years ago Richard Cabot of Boston made a study of the diagnoses in a number of cases and was able to concretely illustrate the mistakes in clinical diagnoses which were proved after death by necropsies. Skilled physicians often have been required to change a diagnosis after an autopsy has been conducted. In some situations the physicians will not hazard an opinion without an autopsy.

In preparing this paper I attempted to find some statistics on the percentage of

autopsies performed to the number of deaths. The figures were old, and seemed to indicate that in this country the percentage was quite small as compared with much higher percentages in Canada, England and Germany. However, I was considerably surprised to find an estimate from a leading mortician in Denver to the effect that the autopsies are performed on the bodies of almost every person dying in the city and state charity hospitals and on one-third to one-half of all those dying in private hospitals. It seems that a hospital must perform a certain high percentage of autopsies to receive a particular rating from the National Hospital Association. It is my informant's opinion that the rate is much the same in smaller communities, providing the hospitals are of sufficient size and importance to be interested in a rating from the National Association. It is my guess that most of those sudden deaths in which there is a semblance of accidental means occur outside of hospitals and that no autopsies are performed as a matter of course, particularly if there is a physician willing to certify as to the cause of death.

There are certain groups which have objected to necropsies on racial and religious principles. Members of the orthodox Jewish faith object on the religious ground. The great bulk of those in this country who object to post-mortem examinations do so for sentimental reasons, or without any clearly defined thought on the subject. Many of the refusals to consent to autopsies are caused by the embalmer, who in his quiet and tactful way, urges against it. His reasons are practical ones. The entire circulatory system is used to force embalming fluid throughout the body. If the heart has been removed, or if other portions of the body have been so cut as to interfere with the free circulation of fluid, the embalmer's problems are increased, even though the autopsy is performed by a skillful pathologist. When it is performed by an inexperienced or careless pathologist, the embalmer is really in trouble. If the heart has been removed and the embalmer is expert enough, he picks up the ends of arteries leading to various parts of the body and commences his job from there.

A rather common misconception of autopsy is that it involves nothing more than the opening of the stomach. However, it

should be realized that an analysis of the stomach contents is not conclusive of poison. Until absorption takes place from the stomach the contents therein may be considered, for all practical purposes, outside the body, except in the case of fast acting poisons.

Fast acting poisons, such as cyanide, will be found in the stomach. The metals, such as arsenic and lead, are slower in action and may be found in the liver and kidneys. Morphine and strychnine are found in the brain and nerve tissues. It is important to determine accurately and quantitatively the amount of poison in the brain, liver, kidneys, et cetera.

A complete examination of the body means chemical, microscopic and bacteriologic examination of the viscera. Anything less is likely to cause grotesque failures of justice. For instance, a serious fracture of the skull in and of itself is not sufficient to cause death. It must be determined whether the fracture has lacerated the brain, or whether the brain has otherwise been injured. One can suffer a fracture of the skull without knowing it and make a complete recovery. On the other hand, when the head is opened and the brain removed and carefully examined, it may be determined that there have been tumors or other natural causes for death. It is most important that there be a complete examination of the middle ear from whence infections often arise which cause fatal results. It goes without saying that the torso must be opened, and in many cases lungs, kidneys, stomach, heart, and many bits of tissue or organs must be removed for further examination and study.

According to the established technique, different incisions are made on a man's body from those made on women and sailors to be buried in uniform. Such a statement seems to afford a bit of comic relief. The only reason for this difference is that the high neck of a man's shirt will conceal scars which would be exposed by a sailor's middy blouse, or a woman's open-neck dress.

A great many sudden deaths result from hemorrhages of the brain, which may be the result of either disease or accident. The same is true of various cases of heart failure. Also, there may be a sudden collapse and death which cannot be explained except by post-mortem examination, which

might reveal that one or both lungs may have completely collapsed without exterior warning.

The right to demand an autopsy under an insurance policy can be used to promote justice in the settlement of claims and trials of lawsuits as is illustrated by an interesting Denver case of some years ago. On a beautiful, sunshiny Sunday afternoon a foursome of prominent persons were playing golf at the Denver Country Club. For seven holes they were laughing, betting and razzing each other, as is the wont of the golfing species. The eighth tee is built high above the fairway. The green is only 200 yards distant. To reach the fairway one must go down a steep path, and at the bottom there is an irrigation ditch some six or eight feet in width. At that time this ditch was crossed by means of a small foot bridge without any railing. Three of the golfers crossed the bridge and went on to the green. Then they realized the fourth was not present. They looked back. He was not in sight. The near bank of the ditch was solidly lined with shrubs. They played out the hole, thinking he would appear shortly, then they retraced their steps. They found him lying face downward in the ditch. His head was obviously injured where it had struck the rocks below. Two of the foursome were physicians, they pronounced him dead when they found him. Everything pointed to accidental death. The pathologist who performed the autopsy told me that the instant the body was opened he smelled cyanide. No one knows exactly when the poison was taken but it must have been cleverly planned and timed. This man completed his drive on the eighth tee and then lagged behind his companions going down the steep path. The ditch is not more than thirty yards from the tee. He may have taken cyanide at this time. The spot is a perfect one because the foliage along the bank of the ditch would screen everything on the other side. This man had suffered serious financial reverses and had acquired large policies of life and accident insurance. Those were the only things which aroused any suspicion and prompted an autopsy. A qualitative chemical analysis confirmed the presence of cyanide poison. This fact and all the other circumstances, ordinarily would be conclusive proof of suicide so as to avoid payment under an accidental

death policy of insurance. However, the chemist failed to make a quantitative analysis. The insurance company feared that there might not be absolute proof that the insured had taken a lethal dose of poison. Therefore, a compromise was effected by the payment of about 25% of the face of the policy, which in itself was a large sum of money.

## RIGHT TO PERFORM AN AUTOPSY

### *1. In Absence of Contract*

Unless there is a contract or a statutory provision for an autopsy, it is quite likely the courts will rule with the persons who have refused to consent to a post-mortem examination. The following is an interesting comment of one judge in holding that relatives have the right and duty to bury the dead without interference, it was said:

"It is their moral and legal duty, and to hold otherwise would be to relapse in the ignorant and savage customs of the Dark Ages, and be repugnant to every Christian and civilized promoting of one's heart and instincts, and it might as well be understood that no argument or sophistry can convince that in a Christian country the dead body of a person is entitled to no more consideration and protection than any article of merchandise. It shocks and outrages all of our finer instincts and sensibilities, conscience, and common sense."

The Courts may not be interested in the best way to establish the facts, but at present are prone to base their rulings upon what they claim is the public policy; namely, against compelling autopsies. This is illustrated by a compensation case which says,

"No provision of the law entitles either the employer or the insurer to have an autopsy performed over the objection of the widow. We think this leaves the case in exactly the same situation as though no autopsy had been suggested or even thought of."

It seems to me the Court, by this decision, has dispensed with the necessity for plaintiff having the burden of proving his

<sup>2</sup>*Simpkins v. Lumbermens Mutual Casualty Co.* 20 S.E. (2d) 733.

<sup>3</sup>*Industrial Commission v. McKenna*, 104 Pac. (2d) 458.

case. If the plaintiff's case is not to be dismissed when he fails to prove it, that is another reason why it should be helpful if not necessary to a proper decision to have an autopsy to determine the cause of death.

There is an interesting authority to the contrary. The insured had fallen from the roof of his house. He had purchased morphine that day and his eyes showed the effect of morphine poisoning. The circumstances pointed to suicide. The company filed a bill in equity to cancel the policy which contained no autopsy clause. Soon thereafter insured's executors brought an action at law on the policy in the same court. The Court recognized its helplessness in arriving at the truth without having the benefit of an autopsy. It ordered exhumation and examination by experts appointed by it and said:

"The order will be that the marshal of this district will exhume the body. The court will appoint a pathologist to examine the body, to the end that the evidence may be had as to whether the fall killed the insured. A chemist will be appointed to determine whether he died by morphine poison. The results of their efforts ought to materially aid the court in arriving at the truth. And such an order is made because the court is of the opinion that it cannot be made in the action at law, but holding that it is within the general powers of a court of equity, and that such an order is in the furtherance of justice."

The Circuit Court of Appeals was pressed by parties to determine the propriety of such an order but it was neither approved nor disapproved.

The insurer is much more certain of securing an autopsy under an autopsy clause in the contract than by attempting to invoke the possible power of a court to compel disclosure of the facts through an autopsy as was done in the above exceptional case. Autopsy clauses are now commonly found in accident policies and double indemnity contracts, and my efforts will be devoted to insurer's rights thereunder.

The other extreme is where a court stated that the plaintiff's evidence supported an hypothesis of death resulting from dis-

ease as well as one from accidental means and, therefore, the plaintiff had not sustained the burden of proof. However, the Court said that since the company had the contract right to demand an autopsy, and an autopsy would have determined the cause of death, and since it failed to make such a demand, the plaintiff should recover. If such a case should be followed by other courts, the burden is shifted from the plaintiff, and a company would have the duty to develop positive evidence as to the cause of death to prevent what amounts to a judgment by default in favor of the plaintiff.

## 2. Contract Provisions for Autopsies

The usual autopsy clause is a provision that the insurer shall have the right and opportunity to examine the person of insured and also the right and opportunity to make an autopsy in case of death. Such clauses have been repeatedly held reasonable, valid and enforceable, and refusal to grant a request for an autopsy, when seasonably and reasonably made, is a breach of the insurance contract.

Autopsy clauses have received a very strict construction by some courts on the familiar ground they are provisions inserted in the contract by insurer for its benefit. On that ground and because of a public policy found under criminal statutes against removing dead bodies from graves for the purpose of sale or dissection, they have been construed as not granting the right to exhume. Most courts find no prohibition of exhumation under autopsy clauses in statutes aimed at grave robbing. Permission to "examine" the body of insured has been held not to include autopsy or dissection.<sup>4</sup> Of course a mere external examination of a corpse would be of no practical value in determining the cause of death except in the most obvious case of accidental death.

Such a clause to be available to the insurer must be in the policy sued on. In an action on a life policy where no claim was made under the double indemnity rider attached to the policy and the only provision authorizing insurer to make an autopsy was contained in the double indemnity rider, it was held insurer was not entitled to an autopsy.<sup>5</sup>

<sup>4</sup>Mutual Life Ins. Co. v. Griesa, 156 Fed. 398, 169 Fed. 509, 165 Fed. 48, Cert. Den. 215 U.S. 600.

<sup>5</sup>Sudduth v. Travelers' Ins. Co., 106 Fed. 822.  
<sup>6</sup>Honrath v. N. Y. Life Ins. Co., (S.D.) 275 N.W. 258.

## TIMELINESS OF DEMAND

## 1. Basis of Most Decisions

As may be implied from the general statement—"a refusal to grant a request for an autopsy, when seasonably and reasonably made, is a breach of the insurance contract"—an autopsy clause does not give a right that may be exercised at any time and under any circumstances although no time is specified. An autopsy must be demanded within a reasonable time after insured's death, and a representative of an insurer must bear in mind that if the insurer is to successfully defend on the ground of a refusal to permit an autopsy, it must be able to show that it was diligent in making the demand.

If insurer desires an autopsy, demand should be made before burial of the body if that can reasonably be done, and where it had ample opportunity prior to burial, insurer cannot be heard to say that a demand made thereafter was reasonable.\*

A demand made prior to burial may be held not made at a reasonable time or upon a proper occasion where it was made at 10 o'clock in the morning and the funeral was set for 1 o'clock in the afternoon.<sup>1</sup> Friends were arriving and a compliance with the request would have occasioned an indefinite delay because the medical examiner was not present. It was noticed that the insurance company representative had been two miles away since the evening before, investigating the cause of death.

Insurer may have knowledge of insured's death prior to burial and still not be said to be guilty of unreasonable delay in demanding an autopsy after burial, if its information indicated that no demand would be made on the accident policy containing the autopsy clause.<sup>2</sup> Thus, insured had one accident policy and several life policies with one company. The day before burial proof was submitted to the company that the "immediate cause of death" was "in-

trabdominal hemorrhage" resulting from "probable cancer of the intestines." Two days after burial a letter addressed to the insurer stated insured died "as a result of an accident." This was the first intimation that a claim was to be made under the accident policy, and request for autopsy after burial was timely.

Subject to the limitation of a reasonable time, insurer has the right to demand an autopsy where it first learns of insured's death after burial.<sup>3</sup> It was a matter for jury where demand for autopsy was made within two weeks after application for blanks for making proof and four weeks after death. A jury finding that demand on tenth day after burial was not within a reasonable time was sustained.<sup>4</sup> A trial court's ruling as a matter of law that insurer's demand for autopsy two days after it received notice of death was timely, was sustained.<sup>5</sup> A demand for autopsy one month after burial was held reasonably and seasonably made as a matter of law where insurer received no notice of claim until twelve days after burial.<sup>6</sup>

A definite measurement as to when the demand is timely cannot be gathered from the many cases. The question should be avoided by using all possible diligence.

## 2. Effect of Cremation

Cremation is not new. We know it was extensively used prior to the Christian era. Its present increasing use demands greater diligence in handling claims on the part of insurance companies.

Should recovery be prevented where the beneficiary is unable to produce the body at the request of an insurer? Where it appeared that insured's body was cremated the third day after his death from asphyxiation, pursuant to a direction of his will before knowledge by his widow-beneficiary of an accident policy and notice to the company, recovery was held not barred.<sup>7</sup> This makes a hard case. It should be barred if the contract means what it says, and where there is probable cause to assume there was a disease which caused death di-

\*Clay v. Aetna Life Ins. Co., 53 Fed. (2d) 689.  
Cavallero v. Travelers' Ins. Co., (Minn.) 267 N.W. 370.

Trueblood v. Maryland Assur. Co., 129 Cal. App. 103, 18 Pac. (2d) 90.

Rinaldi v. Prudential Ins. Co., 118 Conn. 419, 172 Atl. 777.

<sup>1</sup>Johnson v. Bankers' Mut. Cas. Co., 129 Minn. 18, 151 N.W. 413.

<sup>2</sup>Gould v. Travelers' Ins. Co. 244 App. Div. 274, 279 N.Y.S. 892.

Clay v. Aetna Life Ins. Co. supra

<sup>3</sup>Standard Acc. Ins. Co. v. Rossi, 35 Fed. (2d) 667.

<sup>4</sup>General Acc. Fire & Life Assur. Corp. v. Savage (8th Cir.) 35 F. (2d) 587.

<sup>5</sup>Howes v. U.S.F. & G. Co. (9th Cir.) 73 Fed. (2d) 611.

<sup>6</sup>Clay v. Aetna Life Ins. Co., 33 F. (2d) 689.

<sup>7</sup>Ocean Acc. & Guarantee Corp. v. Schachner (7th Cir.) 70 Fed. (2d) 28.

rectly or indirectly according to the terms of the policy. An equally divided court affirmed a holding that a provision in an accident insurance policy, that in event of death by accidental means the policy is forfeited if the assured's body is cremated without first giving the company seven days' notice, was inapplicable and void, where cremation was at assured's express wish, in good faith and without fraud.<sup>14</sup> Suppose one or two days' notice was required in a policy. Is there any reason why that should not be the proper subject of a contract? Should the contract be set aside and all evidence done away with merely because fraud cannot be proved?

### 3. Effect of Embalming

A question of fact has been created in many cases because of the claim on the part of the plaintiffs that an autopsy performed after embalming does not furnish the true state or condition of the body at the time of death. It is claimed that the embalming causes such changes that the result is an inaccurate one.

A leading embalmer tells me that in the process as now done only the blood is removed. The embalming fluid enters the system through the veins under pressure which forces the blood ahead of it. On the other hand, a leading pathologist informs me that the contents of the stomach are removed at the time of embalming. However, there is always sufficient left to make an accurate analysis. It is this man's idea that an autopsy performed after complete preparation for burial is accurate and satisfactory.

From the insurance company's point of view, if an autopsy could be performed before embalming, the questions of timeliness and the reasonableness of the demand and accuracy of the result are eliminated as questions to be decided by a jury or a court.<sup>15</sup>

Similar observations might be made as to the changes in the body due to a lapse of time when a request for exhumation and autopsy is made at a later date.

### FORM OF DEMAND

While a written demand is not necessary, such a demand avoids dispute as to its nature and scope and is easily proven.

<sup>14</sup>Kroner v. Order of United Travelers, 176 Wis. 151, 184 N.W. 1037.

<sup>15</sup>Robertson v. Mutual Life Ins. Co., 6 N.W. (2) 153.

I, for one, would take a chance on a brief form of demand, "to make such an autopsy or examination (using the word in the contract) of the body of insured as is necessary or required to fully and correctly determine the immediate and contributing causes of death." It is difficult in one demand to avoid possible extreme holdings, that by inserting details of the proposed examination the request was not made within the terms of the contract,<sup>16</sup> or a criticism of a briefer form as not giving the extent of the examination demanded. Of course, if the body has been buried, the demand should include a request to exhumate.<sup>17</sup>

It may be desirable to amplify this language to include the time and place suggested, or it may be of good psychological effect to suggest the convenience of the person having custody of the body, and invite the attending physician or other representative to be present.

### UPON WHOM MUST DEMAND BE MADE?

#### 1. Surviving Spouse or Next of Kin Entitled to Custody of Corpse

It is not mere pedantry to say that there is no property or proprietary interest in a dead human body. The right to a corpse has been referred to as a "quasi-property right" or "right to custody or possession" and such right has been protected from violation by the courts. In certain states by statute, and generally, it is accepted that the surviving spouse or next of kin is entitled to custody and possession of the corpse.<sup>18</sup> It might be said that this custody is in trust, nevertheless, to exercise a corresponding duty of suitable burial of the body.

It is obvious that a corpse must be cared for and buried promptly. If the deceased were living with his parents instead of with wife or husband, a waiver of the right existing in the surviving spouse is implied and the right and duty immediately vests in the next of kin present and active. It was on such a theory that a father's action

<sup>16</sup>Provident Life & Acc. Ins. Co. v. Green, 172 Okla. 591, 46 Pac. (2d) 372.

<sup>17</sup>Howes v. U.S.F. & G. Co., Supra.

<sup>18</sup>Hemrich v. Aetna Life Ins. Co., 188 Wash. 652, 63 Pac. (2d) 432.

<sup>19</sup>Employers Liability Assur. Corp. v. Dean (5th Cir.) 44 Fed. (2d) 524.

<sup>20</sup>Larson v. Chase, 47 Minn. 307, 50 N.W. 238.

for damages for the wrongful interference with the burial of a dead son was sustained, even though the deceased had a wife living."

For the reason that there may be considerable doubt or confusion as to what persons may have the right to possession and control, it behooves insurance companies to use exceptional care in determining on whom to serve a demand for autopsy. So, in a case where the father appears to have the right of custody, service of demand on him would be required. Yet the wife might claim her separation was only a temporary one and she had not lost her right to possession of the body. If her contention were sustained a failure to serve her might defeat the company's right, even though she were not a beneficiary.

It is clear that if a surviving widow has possession of the body and is a beneficiary under the policy, the demand for autopsy should be made on her. An authorization by her cannot be successfully questioned by any other person." The sufficiency of a demand on a widow-beneficiary and her authorization has been recognized even in a case where the insured's daughter objected and commenced an action against the insurer for the wilful and unauthorized disinterment of the body." The courts recognize that a child under those circumstances has no cause of action and that the action of the widow and the company in agreeing upon a disinterment for autopsy is proper and no right of next of kin was violated.

When there is no surviving spouse and the next of kin is also the beneficiary, demand should be made upon him.

One case is based on a statute providing that the next of kin may "authorize dissection for the purpose of ascertaining the cause of death." The mother was the next of kin and also the beneficiary under the policy. She refused the demand. That refusal barred her recovery."

In another case notice was given to an insurer by the nephew-beneficiary the day

after insured's death. Three or four weeks after burial demand was made on the widow to exhume and examine the body. She refused. No demand was made on the nephew-beneficiary. The jury was instructed that the demand for exhumation and examination was not made within a reasonable time."

The Court took the easy way and decided that the demand was not timely. The serious question was not determined. Suppose the demand had been timely and the request made of both the beneficiary and the widow. If the widow consented and the beneficiary refused, the beneficiary should not be allowed to recover. However, if the beneficiary consented and the widow refused and because of such refusal the company was prevented from performing an autopsy, there is presented a serious problem unanswered by the cases. The insurance companies could protect themselves by anticipating such a question in phrasing their contracts.

#### CAN THERE BE A TESTAMENTARY DISPOSITION OF A PERSON'S BODY?

In England the Courts hold that a person may not by will dispose of his body. In the United States we believe that it is generally accepted that a testamentary disposition of one's corpse is recognized.

If a decedent has the right to will his body to someone, that person's right thereto should be superior to that of the next of kin. True, in most of such cases, this right was not challenged by the person who would normally have the right to control. Most of the authority for this proposition is based upon inferences or dicta. Nevertheless, there is a clear tendency in that direction, and sound reasoning dictates, in my opinion, that a person should have that right, especially since he has a clear right to dispose of property, he should have a similar right with regard to his body. Of course, if the testamentary disposition is against public sense of decency, it will not be fulfilled. However, autopsies are so necessary to the progress of medical science that at this late date, it can hardly be said that the dissection of a human body is an indignity to the human race as a whole.

"So. Life & Health Ins. Co. v. Morgan, 21 Ala. App. 5, 105 So. 161.

"Johnson v. Bankers Mut. Cas. Co., Supra.

Clay v. Aetna Life Ins. Co., Supra.

"Aetna Life Ins. Co. v. Lindsay, 69 Fed. (2d) 627.

"Howes v. U.S.F. & G. Co., Supra

"American Employers Liability Ins. Co. v. Barr, 68 Fed. 873.

### CAN A PERSON DISPOSE OF HIS BODY BY SALE?

The same question has arisen in cases where a person, during his lifetime, has agreed to sell his corpse for dissection after death for a valuable and cash consideration. Sentimentalists, both on and off the bench, are reluctant to countenance such agreements. It has been held that such an agreement is against public policy, but is that true? It is now a common practice to dissect human bodies, and it is important to the welfare of the human race. In most cases where a sale has been arranged, it has been made by persons who are in need of money and are, for the most part, without families or close next of kin who might have the desire to see that the deceased was properly buried. Therefore, we do not have direct contests of this question to serve as a precedent.

### CAN INSURED BY CONTRACT GRANT RIGHT OF AUTOPSY?

If a person can sell his body or will it away, it should follow that he has the right to contract with an insurance company that the company shall have the indefeasible right to make a post-mortem examination to determine the cause of death. If such a contract is enforceable, the insurance company should not be required to pay the face of the policy unless it has had the opportunity to make such an examination. This should be true even though the beneficiary is not the person who has the right to and desires to exercise the right of possession and custody.

A fertilizer company, the beneficiary, sued on one policy on the life of its president. The wife was a beneficiary under another policy. Insurer made demand for autopsy on the widow under her policy which she refused as not timely. No demand was made on the fertilizer company. Insured did request that an officer of that company aid in producing the widow's consent, four months after proof of the death was furnished. She refused. The trial court directed a verdict for the defendant on the theory that a request for autopsy was reasonably and seasonably made as a matter of law.<sup>15</sup> Court of Appeals reversed this on the ground that the sufficiency and timeliness

of the demand was a jury question. This case calls attention forcibly to the proposition that demand on the widow is inadequate where another is the beneficiary.

Suppose demand had been made on both the widow and the beneficiary, and consent was given by the beneficiary and refused by the widow. It seems unjust that an innocent beneficiary's rights should be sacrificed by the acts of someone whom the beneficiary cannot control. On the other hand, an autopsy might conclusively demonstrate that there is nothing due under the policy. Are insurer's rights to be thus arbitrarily appropriated? The parties have contracted that the insurer shall have the right to an autopsy. If the insurer is denied that contract right, then the agreement ceases to be a mutual one on which the minds of the contracting parties have met.

What should be the true rule? A beneficiary's right of recovery may not only be endangered, but actually sacrificed if he cannot prevail upon the person having custody of the body to grant authority for an autopsy. The beneficiary's right should be protected as well as those of the insurer and the next of kin. If a person may make testamentary disposition of his body, and if he can dispose of same by contract then it should follow that a contract which provides that an insurer may demand an autopsy should be enforceable. When the beneficiary is a stranger and not next of kin, he should realize that he may have trouble obtaining permission for an autopsy. The accidental death policy is one made for the benefit of the beneficiary. Therefore it would seem that the beneficiary should have a right of action in equity against the next of kin to compel the performance of a post-mortem examination. However, the cases have not gone this far.

### MAY A COMPANY SEEK TO ENFORCE ITS RIGHT TO AUTOPSY BY COURT ACTION?

Of course, the law abhors forfeitures. The courts have gone to extremes and sometimes unwarranted lengths to prevent forfeitures.

Specific enforcement of the contract rights to autopsy have been speculated on in a case where a minor child and widow were the beneficiaries.<sup>16</sup>

<sup>15</sup>15 Am. Jur. Page 836, Note 6

<sup>16</sup>Waldo Fertilizer Co. v. Mut. Life Ins. Co., 72 Fed. (2d) 203.

<sup>17</sup>Travelers Ins. Co. v. Welch (5th Cir.) 82 Fed. (2d) 799.

In connection with the last suggestion of specific enforcement of the autopsy clause, a Kentucky court ordered the exhumation and examination of insured's body where a timely demand was refused, and dismissed the widow's action on the policy for disobeying the order.<sup>2</sup>

A Maryland court entertained a bill of discovery and appointed a doctor as receiver to take charge of certain organs that had been removed from a deceased insured's body and to make such examination thereof as the insurer should require, holding the right of insurer under the autopsy clause in the contract was superior to any property right in insured's family.<sup>3</sup>

In New York, sections of the Civil Practice Act giving the courts power to require discovery were said not to vest any power in the court to order dissection and examination of an insured's body.<sup>4</sup>

In an action by an insurer against administrator of insured's estate and the beneficiaries to establish right to exhume body and perform an autopsy under the autopsy clause in a policy, the complaint sought injunction from interfering with autopsy to be performed under such terms as court might impose, from instituting action on policies to recover double indemnity, and also sought declaratory judgment of non-liability thereunder if it should be disclosed insured's death did not result from accidental means. The district judge issued an injunction as prayed and appointed pathologist to perform the autopsy. Execution of order, pending appeal, was stayed.

This judgment was reversed on ground that necessity of an autopsy was not shown. There was nothing to indicate assured suffered from a disease; the fact he was a moderate drinker and might have been more susceptible to disease is not enough, and all the evidence indicated insured was killed by a fall. The Court said:

"While it is difficult to lay down a rule generally applicable under all circumstances, it is safe to say that two conditions at least must concur to justify autopsy after burial. It must appear that

through no fault of the insurer it was impracticable to demand and perform the autopsy before interment, and secondly, it must be reasonably certain that an examination of the body will reveal something bearing on the rights of the parties which could not be otherwise discovered."

It would seem that the Court purposely missed the point. If the company has the right to an autopsy, the Court should not force the company to show that there is probable cause that accidental death will be disproved. The circumstances of the assured's death might be such that it would be impossible to determine whether disease was a proximate cause of death without an autopsy. To do justice between the parties, an autopsy would be imperative. The result might be entirely against the company, but if the company saw fit to take that chance, and was granted the right by the contract, it should not be refused.

In another case where there was no evidence of death by accidental means and the death certificate stated the death was not caused by accidental means, the Court refused to permit an autopsy because the request was made at too late a date. By divided Court, it was held that the claimant should get judgment against the company because the request was not made within a reasonable time. The dissenting opinion made the point that an autopsy would have been useful to prove or disprove the company's contentions, therefore, no time limit should be implied unless an autopsy could not prove anything.<sup>5</sup>

The question of the timeliness of the request for autopsy comes up in nearly every case regardless of the basis of the litigation. Some of the later cases have been helpful to a crystalization of the law. One assured had an accident which caused a ruptured blood vessel in the stomach. The vessel was diseased and there was no knowledge of a claim of accident until about thirty days after burial. The Court found that the autopsy was demanded within a reasonable time and it appeared that material evidence would have been disclosed by the autopsy, therefore plaintiff's failure

<sup>2</sup>Whitman v. Kentucky Central Life & Acc. Ins. Co., 232 Ky. 173, 22 S.W. (2d) 593.

<sup>3</sup>Painter v. U.S.F. & G. Co., 123 Md. 301, 91 Atl. 158.

<sup>4</sup>Bernstein v. Metropolitan Life Ins. Co., 142 Misc. Rep. 516, 255 N.Y.S. 591.

<sup>5</sup>McCulloch v. Mutual Life Ins. Co. of N. Y. (4th Cir.) 109 Fed. (2d) 866.

Order of Commercial Travelers v. Moore 134 F (2) 558 (1943).

to agree to an autopsy was ground for judgment for the defendant."

In another case there was an autopsy performed without the knowledge of the defendant company. No claim was made for double indemnity for two and a half years. The company was granted judgment on the ground of laches and loss of opportunity to conduct an autopsy. Apparently there was evidence that death was caused by infection resulting from a wood tick bite."

### CONCLUSION

Upon the happening of a death purporting to have resulted from accidental means, and if that is one which may be questioned, many practical difficulties confront the insurer. The company's right to an autopsy is a valid one, and if the company decides that an autopsy will be required then:

1. Immediate investigation is imperative.
2. Written demand for an autopsy, using the language of the policy, should be made.
3. Demand for autopsy should be made before embalming, if possible, or,
4. At least before burial, or
5. As soon thereafter as the facts are ascertained.

<sup>20</sup>Bates v. New York Life Ins. Co. 31 F. Supp. 813.

<sup>21</sup>Sadler v. Guardian Life 40 F Supp. 772.

Franz v. U. S. Casualty 49 F Supp. 267.

6. Demand for autopsy must be made of the beneficiary and the person having custody and control of the corpse, if they are different persons.

If a demand for autopsy has been made and refused, new problems arise. One of the fundamental concepts of contract law is that if a person violates his contract, he cannot recover and the contract is at an end. The company must first satisfy itself that the demand has been timely and adequate in all respects. If that is true, the contract being violated by the failure to accede to a contract right, the company should not be liable to further perform. However, the courts will avoid forfeiture when possible, and it appears to me that the trend of the decisions is away from barring recovery when a demand for autopsy has been refused.

Therefore, the insurer must make a hurried decision as to whether it will take a chance on a court holding that the contract has been vitiated or commence an action in equity to require an autopsy, or invoke the power of a court of equity in the beneficiary's suit on the policy.

It might be that the companies will wish to give further thought to so wording the contract that there is no doubt that the granting of a request for an autopsy is a condition precedent to recovery.

## Report on Mid-Winter Meeting of Executive Committee

By DAVID I. McALISTER, *Secretary*  
Washington, Pennsylvania

AT THE mid-winter meeting of the Executive Committee, held at the Flamingo Hotel, January 27th, 28th, and 29th, there was again a one hundred per cent attendance and I feel that the fact that at thirteen out of the last sixteen meetings of the Executive Committee there has been one hundred per cent attendance speaks well for the faithfulness of the Executive Committee to the trust reposed in them by the Association.

The first session was held at ten a.m. Monday and the committee heard greetings from Mr. Lane, President of the Dade County Bar Association, and Mr. Thomas Woods of the Convention Bureau of Miami Beach extended greetings on behalf of the

city officials and presented each with a key to the city and a police courtesy card from the Mayor.

John G. McKay, Esq., one of the members of our Association from Miami, spoke a few words of welcome on behalf of the local members and invited us to a get-together with the local membership at his home on Tuesday evening.

President Paul McGough announced that sessions would be held each morning from nine to twelve and later amended that to a meeting on Tuesday evening which lasted from nine p.m. until midnight.

The principal items of business were to choose the time and place of the annual

convention, to discuss the matter of increase in dues and the question of the editorship of the Journal.

The first matter taken up was the question of the time and place of the annual convention. President McGough had been involved in considerable correspondence endeavoring to get the convention to the Greenbrier Hotel at White Sulphur Springs once more, but his information just about Christmas time was to the effect that it would not be open at all in 1947.

Letters were read from possibly a dozen hotels from all over the country, inviting us to hold the convention at their respective hostelries but in many instances the hotels involved were not large enough or the dates they offered were definitely unsuitable. Representatives of four hotels were present and were heard personally and the final choice of the Executive Committee, after taking all factors into consideration, was the Monmouth Hotel at Spring Lake, New Jersey. It is a resort hotel of the highest caliber on the New Jersey seashore about equidistant between Philadelphia and New York, and it is easily reached both by rail and motor. The dates chosen were Thursday, Friday and Saturday, September 4th, 5th, and 6th, 1947, and we were given a flat rate of \$14 per day per person, American plan, two in a room. This is just one-half of the customary seasonal rate of the hotel.

Spring Lake, New Jersey, is a fairly small but very exclusive New Jersey shore resort and there are not the distractions that might constitute interference at other locations. There are five golf courses within four miles of the hotel.

President McGough appointed a committee to take up the matter of round table discussions at the next convention, the committee consisting of:

Wayne Stichter, Chairman  
Percy McDonald  
Hugh Combs

This committee is to investigate and report later upon the advisability of reporters for the informal discussions following regular papers at these round tables and to take up with the Finance Committee the possible cost and see if it can be included in the budget.

The Secretary and Treasurer's reports had been mimeographed and were distrib-

uted to the Committee and were approved.

Fifteen new applicants for membership were approved and four other applications, classified as home office counsel, were referred to the Home Office Counsel Committee for their approval before being submitted to the Executive Committee. Eight members were dropped for being delinquent in 1945 dues.

Considerable discussion was had concerning the increasing cost of running the Association, particularly in printing the Journal. Associate members have been receiving the Journal although they only pay \$3 a year dues and the Journal costs approximately \$4.50 a year per member to print. It was decided not to send the Journal any longer to the associate members and a committee was appointed to recommend changes in the by-laws to be voted on at the convention that there no longer be two classes of membership but that all members be regular members and pay dues of \$12 per year.

Another recommended amendment was that any member being elected to the Bench shall cease to be an active member but, upon receipt of \$5 per year, shall be entitled to subscribe to the Journal and will always be welcome to attend any of the meetings or conventions, but without any right to vote and shall not be carried on the rolls as a member.

Certain other items to clarify the by-laws were suggested and will be prepared and printed in the July issue of the Journal, the Chairman of this committee being Lowell White, of Denver.

Mr. Yancey advised that the Cumulative Index prepared by the West Publishing Company will go out to the membership some time very soon and it will be bound in a contrasting color from the ordinary cover of the Journal so that it will stand out on the shelves and will be easily identified.

George Yancey brought up the question of his successor and it was the consensus of opinion that George should have broad leeway in picking one or more assistant editors with the thought in mind of training someone to eventually take over his duties as editor, and the Secretary for one feels that George Yancey would appreciate suggestions from the membership as to capable and available willing assistants. Another matter of prime importance that

George brought up was the securing of good articles for the Journal. A large number of the Executive Committee pledged either to write articles themselves or to secure articles for Mr. Yancey within the next three months, and I know that George would appreciate it if the same pledge were made by you.

In view of the fact that the convention next September is so close to New York, it was the thought that many of the membership would want to pay New York a

visit either before or after the convention and Price Topping was appointed Chairman of a committee to arrange for hotel space during those periods, and anyone thinking of attending the convention with a side trip to New York before or after the convention next fall would do well to get in communication promptly with Mr. Topping and advise him as early as possible so that he and his committee can arrange for adequate hotel accommodations in New York.

---

## EIGHTEENTH ANNUAL CONVENTION

THE MONMOUTH HOTEL

SPRING LAKE BEACH, NEW JERSEY

SEPTEMBER 4, 5, 6, 1947

---

## Alphabetical Membership List

(\*Members in Armed Forces of the United States)

### A

- ABERNATHY, GEORGE C.—Shawnee, Okla.  
Abernathy & Abernathy  
Masonic Building  
P. O. Box 2054
- ABERNATHY, KENNETH—Shawnee, Okla.  
Abernathy & Abernathy  
Masonic Building  
P. O. Box 2054
- ACHEY, WEBSTER S.—Doylestown, Pa.  
104 No. Main Street
- ADAMS, HAROLD J.—Buffalo 2, N. Y.  
Adams, Smith, Brown & Starrett  
705 Walbridge Building
- ADAMS, H. W.—Beloit, Wis.  
Adams & Adams  
203 Public Service Building
- ADAMS, ROBERT A.—Indianapolis 4, Ind.  
Dowden, Denny & Adams  
1311-1316 Fletcher Trust Building
- ADAMS, ROBERT F.—Mobile 6, Ala.  
McCorvey, Turner, Rogers, Johnstone & Adams  
P. O. Box 1070
- ADAMS, ST. CLAIR, JR.—New Orleans 12, La.  
St. Clair Adams & Son  
1213 American Bank Building
- AGAR, THOMAS J., K. C.—Toronto, Canada  
General Counsel  
Sun Insurance Office & Affiliated Companies  
357 Bay Street
- AHLERS, PAUL F.—Des Moines 9, Iowa  
Stipp, Perry, Bannister, Carpenter & Ahlers  
1020 Bankers Trust Building
- AHLVIN, ROBERT E.—Kansas City, Mo.  
Bruce Dodson and Co.  
28th & Wyandotte Street
- AIKEN, ARTHUR L.—Fort Wayne 2, Ind.  
J. H. & A. L. Aiken  
221-26 Citizens Trust Building
- AIKINS, G. H., K. C.—Winnipeg, Canada  
Aikins, Loftus, MacAuley & Company  
General Counsel, Great West Life Assur. Co.  
Somerset Building
- AITKEN, PHILIP M.—Lincoln, Neb.  
Woods, Aitken & Aitken  
General Counsel, Woodmen Central Life Ins. Co.  
Woodmen Accident Building
- ALBERT, MILTON A.—Baltimore 3, Md.  
New Amsterdam Casualty Co.  
227 St. Paul Street
- ALBRITTON, WILLIAM LOUIS—Baton Rouge, La.  
Albritton, Ware and Litton  
610 Roumain Building
- ALEXANDER, E. DEAN—Detroit 26, Mich.  
Alexander, Cholette, Buchanan, Perkins & Conklin  
2217 National Bank Building
- ALEXANDER, ALONZO A.—St. Louis, Mo.  
International Office Building  
722 Chestnut Street
- ALLABEN, F. ROLAND—Grand Rapids 2, Mich.  
Allaben & Wiarda  
408 Federal Square Building
- ALLEBAUGH, CARL F.—Steubenville, Ohio  
Kinsey and Allebaugh  
Sinclair Building  
Box 249
- ALTICK, HUGH H.—Dayton 2, Ohio  
Matthews & Altick  
Gas & Electric Building  
25 North Main Street
- ANDERSON, DORMAN C.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- ANDERSON, E. B.—Owensboro, Ky.  
First Owensboro Bank Building
- ANDERSON, HENRY LONDON—Fayetteville, N. C.  
First Citizens' Bank Building
- ANDERSON, JAMES ALONZO—Shelby, Ohio  
General Counsel  
Shelby Mutual Casualty Company  
23 West Main Street
- ANDERSON, JOHN H., JR.—Raleigh, N. C.  
Smith, Leach & Anderson  
Security Bank Building
- ANDERSON, JOHN R.—Tupelo, Miss.  
Blair & Anderson  
203 Court Street
- ANDERSON, NEWTON E.—Los Angeles 13, Calif.  
548 South Spring Street
- ANDERSON, R. LANIER, JR.—Macon, Ga.  
Anderson, Anderson & Walker  
421-424 First National Bank Building
- ANDERSON, RICHARD A.—Lake Charles, La.  
McCoy, King, Anderson, Hall & Swift  
515 Weber Building
- ANDERSON, ROBERT H.—Miami 6, Fla.  
Loftin, Anderson, Scott, McCarthy & Preston  
Box 1069

- ANDERSON, ROSCOE—St. Louis 1, Mo.  
Anderson, Gilbert, Wolfort, Allen & Bierman  
705 Olive Street  
Room 701
- ANDERSON, RUDOLPH E.—Superior, Wis.  
Hughes & Anderson  
318 Telegram Building
- ANDREWS, EARL E.—Boston, Mass.  
Scannell, Webber, Lawton & Rooney  
260 Tremont Street
- ANDREWS, JOHN D.—Hamilton, Ohio  
Rentschler Building
- APPERSON, JOHN W.—Memphis 3, Tenn.  
Metcalf, Apperson & Crump  
1830 Exchange Building
- ARMBRECHT, WILLIAM H., JR.—Mobile 6, Ala.  
Armbrrecht, Inge, Twitty & Jackson  
Suite 403, Merchants National Bank Building
- ARMSTRONG, W. P.—Memphis 3, Tenn.  
Armstrong, McCadden, Allen, Braden & Goodman  
Commerce Title Building
- ARNOLD, D. H. HILL—Elkins, W. Va.  
Box 266
- ARNOLD, W. N., JR.—Houston 2, Texas  
Fulbright, Crooker, Freeman & Bates  
State National Bank Building
- ARNOTE, WALTER J.—McAlester, Okla.  
Arnote & Arnote  
303 Arnote Building
- ARNOW, WINSTON E.—Gainesville, Fla.  
Clayton & Arnow
- ARRINGTON, W. RUSSELL—Chicago 3, Ill.  
Arrington, Fiedler & Healy  
135 South LaSalle Street
- ARTH, CHARLES W.—Washington, D. C.  
1426 G Street  
Albee Building
- ASHBY, CLARENCE G.—Jacksonville, Fla.  
Adair, Kent, Ashby & McNatt  
1503 Barnett Bank Building
- ASKEW, ERLE B.—St. Petersburg 1, Fla.  
First Federal Building  
Box 1317
- ATKINS, C. CLYDE—Miami 32, Fla.  
Walton, Hubbard, Schroeder, Lantaff & Atkins  
913 Alfred I. Du Pont Building
- ATMORE, GEORGE W.—Duluth 2, Minn.  
Gillette, Nye, Harries, Montague, Sullivan & Atmore  
1200 Alworth Building
- B**
- BAIER, MILTON L.—Buffalo, N. Y.  
Legal Dept. Merchants Mutual Cas. Co.  
Baier & Chamberlain  
268 Main Street
- BAILEY, T. M.—Sioux Falls, S. D.  
General Counsel, Queen City Fire Insurance Co.  
Bailey, Voorhees, Woods & Fuller  
Bailey Glidden Building
- BAILEY, WILLIAM S.—Harrisburg, Pa.  
Storey & Bailey  
Calder Building  
16 North Market Square
- BAIRD, R. F.—Fort Wayne, Ind.  
Vice-President & General Counsel  
The Lincoln National Life Ins. Co.
- BAKER, G. CLAY—Topeka, Kan.  
408 Columbian Building
- BAKER, HAROLD G.—E. St. Louis, Ill.  
Baker, Lesemann, Kagy & Wagner  
511-521 Murphy Building
- BAKER, SAM RICE—Montgomery 1, Ala.  
Steiner, Crum & Weil  
Box 668
- BALDWIN, A. D.—Cleveland 14, Ohio  
Garfield, Baldwin, Jamison, Hope & Ulrich  
1425 Guardian Building
- BALL, CHARLES A.—Montgomery 4, Ala.  
Ball & Ball  
First National Bank Building
- BALL, FRED S., JR.—Montgomery 4, Ala.  
Ball & Ball  
719 First National Bank Building
- BALL, JOSEPH A.—Long Beach 2, Cal.  
Security Building
- BAMBERGER, FREDERICK P.—Evansville, Ind.  
Ortmeyer, Bamberger, Ortmeyer & Foreman  
806 Hulman Building
- BANGS, PHILIP R.—Grand Forks, N. D.  
Bangs, Hamilton & Bangs  
215½ S. Third Street
- BANNISTER, L. WARD—Denver 2, Colo.  
Bannister, Bannister & Weller  
801-807 Equitable Building
- BARBER, A. L.—Little Rock, Ark.  
Barber, Henry & Thurman  
1408-12 Donaghey Building
- BARFIELD, CHARLES V.—San Francisco 4, Cal.  
111 Sutter Street
- BARNARD, HERBERT E.—St. Louis 1, Mo.  
Walther, Hecker, O'Herin & Walther  
1316 Mississippi Valley Trust Bldg.  
506 Olive Street
- BARNES, GEORGE Z.—Peoria 2, Ill.  
Alliance Life Insurance Company  
Alliance Life Building
- BARNES, J. MACK—Waycross, Ga.  
Parker & Barnes  
518-522 Bunn Building
- BARRETT, JOE C.—Jonesboro, Ark.  
Barrett & Wheatley  
Box 816

- BARRY, EDWARD, JR.—Bloomington, Ill.  
404 Unity Building
- BARTH, PHILIP C.—Buffalo 2, N. Y.  
525-526 M & T Building
- BARTLETT, CLARENCE—Owensboro, Ky.  
Woodward, Dawson & Bartlett  
221½ St. Ann Street
- BARTLETT, THOMAS N.—Baltimore 3, Md.  
Maryland Casualty Co.
- BARTON, JOHN L.—Omaha 2, Neb.  
Brown, Crossman, West, Barton & Quinlan  
1010 First National Bank Building
- BARTON, ROBERT M.—St. Petersburg 5, Fla.  
Barton & Barton  
305 Empire Building
- BASS, LESLIE—Knoxville, Tenn.  
Burwell Building
- BATEMAN, HAROLD A.—Dallas 1, Texas  
Chrestman, Brundidge, Fountain, Elliott & Bateman  
2010 Republic Bank Building
- BAUDER, REGINALD I.—Los Angeles 13, Cal.  
Bauder, Veatch & W. I. Gilbert  
939 Rowan Building
- BAYLOR, F. B.—Lincoln 8, Neb.  
Baylor, Bloss & Evnen  
1204 Sharp Building
- BEACH CHARLES GORDON—LeRoy, Ohio  
Assistant to General Counsel  
Ohio Farmers Insurance Company
- BEARD, LESLIE P.—New Orleans 12, La.  
Beard & Blue  
1912 American Bank Building
- BECK N. L.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- BECKWITH, OLIVER R.—Hartford, Conn.  
Counsel, The Aetna Casualty & Surety Co  
151 Farmington Avenue
- BEEBE, EUGENE H.—Honolulu, Hawaii  
Smith, Wild, Beebe & Cades  
Bishop Trust Building
- BEECHWOOD, GEORGE EUGENE—Philadelphia 2, Pa.  
Conlen, LaBrum & Beechwood  
1507 Packard Building
- BEERS, GLENN B.—Waterloo, Iowa  
Reed & Beers  
537 Black Building
- BEGGS, E. DIXIE—Pensacola, Fla.  
Yonge, Beggs & Lane
- BEGOLE, ARI M.—Detroit 26, Mich.  
Cary & BeGole  
1822-23 Ford Building
- BEHA, JAMES J.—New York 5, N. Y.  
70 Pine Street
- BELCHER, FRANK B.—Los Angeles 13, Cal.  
Jennings & Belcher  
808 Security Building
- BELL, CHARLES R.—Bowling Green, Ky.  
Bell, Stagner & Orr  
Davenport Building
- BELL, MAJOR T.—Beaumont, Tex.  
Orgain, Bell & Tucker  
Gilbert Building
- BELLEMERE, FRED—Kansas City, Mo.  
Bellemere & Bellemere  
Commerce Building
- BENNETT, HUGH M.—Columbus 15, Ohio  
1235 Huntington Bank Building  
17 South High Street
- BENOY, WILBUR E.—Columbus 15, Ohio  
Benoy & Sebastian  
General Counsel Motorists Mutual Ins. Co.  
2910 A.I.U. Citadel
- BENSON, PALMER—St. Paul 2, Minn.  
St. Paul Mercury Indemnity Company  
111 West Fifth Street
- BERMAN, H.—Denver 2, Colo.  
Berman, Lilly & Friedrichs  
720 University Building
- BERMAN, JACOB H.—Portland 6, Me.  
Berman, Berman & Wernick  
85 Exchange Street  
Box 13, Pearl Street Sta.
- BERNARD, SILAS G.—Asheville, N. C.  
Bernard & Parker  
Provident Mutual Life Ins. Co. of Philadelphia  
Wachovia Bank Building
- BERRY, JOSEPH F.—Hartford 3, Conn.  
Day, Betty & Howard  
750 Main Street
- BEST, R. E.—Greensburg, Pa.  
Smith, Best & Horn  
Bank & Trust Building
- BETTELHEIM, B. K.—Los Angeles, Calif.  
2501 Pasadena Avenue
- BETTS, FORREST ARTHUR—Los Angeles 13, Cal.  
Suite 708 Security Bldg
- BEVERLEY, WILLIAM WELBY—Richmond 79, Va.  
Travelers Building
- BICKFORD, ARTHUR F.—Boston 9, Mass.  
Hurlburt, Jones, Hall & Bickford  
530 Exchange Building
- BIE, WALTER T.—Green Bay, Wis.  
North, Bie, Welsh, Trowbridge & Wilmer  
Suite 509, Bellin Building
- BIENVENU, P. A.—New Orleans 12, La.  
St. Clair Adams & Son  
American Bank Building
- BIRKHEAD, CLAUDE V.—San Antonio 5, Texas  
Birkhead, Beckmann, Stanard & Vance  
1512-1535 Majestic Building

- BISSELLE, MORGAN F.**—Utica, N. Y.  
Tucker & Bisselle  
First National Bank Building
- BLACK, ALBERT W.**—Bay City, Mich.  
504 Bay City Bank Building
- BLACK, BARRON F.**—Norfolk 10, Va.  
Vandever & Black  
Citizens Bank Building
- BLACKWELL, T. J.**—Miami 32, Fla.  
Blackwell, Walker & Gray  
First Federal Building
- BLAIR, JAMES T.**—Jefferson City, Mo.  
Bacon Building
- BLAKEY, JAMES C.**—Birmingham 3, Ala.  
Martin, Turner & McWhorter  
Alabama Power Building, 600 N. 18th St.
- BLALOCK, JAMES T.**—Los Angeles 14, Cal.  
Assistant General Counsel  
Pacific Indemnity Company  
621 S. Hope Street
- BLANCHET, GEORGE ARTHUR**—New York City 7  
Bingham, Englar, Jones & Houston  
99 John Street
- BLOCK, WILTON A.**—Rochester 4, N. Y.  
Block & Smith  
412 Union Trust Building
- BLOOM, HERBERT L.**—Chicago 40, Ill.  
Lumbermens Mutual Casualty Co.  
Mutual Insurance Bldg., 4750 Sheridan Rd.
- \***BLOUNT, G. DEXTER**—Denver 2, Colo.  
Continental Oil Bldg.
- BLUE, GEORGE R.**—New Orleans 12, La.  
Beard & Blue  
1912 American Bank Building
- BODDINGTON, EDWARD M.**—Kansas City 10, Kan.  
Robertson, Boddington & Emerson  
Suite 1109-1116 Huron Building
- BODY, RALPH C.**—Reading, Pa.  
Body, Muth & Rhoda  
541 Court Street
- BOEHL, HERBERT F.**—Louisville, Ky.  
Davis, Boehl, Viser & Marcus  
Kentucky Home Life Building
- BOLTE, G. ARTHUR**—Atlantic City, N. J.  
Bolte & Repetto  
1516 Atlantic Avenue
- BOND, GEORGE H., SR.**—Syracuse 2, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- BOND, GEORGE H. JR.**—Syracuse 2, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- BOND, RAY**—Joplin, Missouri  
Joplin National Bank Building
- BORGELT, E. H.**—Milwaukee 2, Wis.  
Quarles, Spence & Quarles  
828 North Broadway
- BOSS, HENRY M.**—Providence 3, R. I.  
702 Turks Head Building
- BOULDIN, WALTER**—Birmingham 3, Ala.  
Martin, Turner & McWhorter  
600 N. 18th Street
- BOWLES, AUBREY R., JR.**—Richmond 19, Va.  
Bowles, Anderson & Boyd  
901 Mutual Building
- BOWMAN, BYRNE A.**—Oklahoma City, Okla.  
418 Commerce Exchange Building
- BOXELL, EARL E.**—Toledo 4, Ohio  
Zachman, Boxell, Schroeder & Torbet  
901-906 Toledo Trust Building
- BRADEN, EMMETT W.**—Memphis 3, Tenn.  
Armstrong, McCadden, Allen, Braden &  
Goodman  
Commerce Title Building
- BRADFORD, ALFRED S.**—Appleton, Wis.  
Bradford & Derber  
123 S. Appleton Street
- BRAIS, F. PHILIPPE, K.C.**—Montreal, Que., Canada  
Brais, Campbell & De Grandpre  
360 St. James Street, West
- BRANDON, J. CAMPBELL**—Butler, Pa.  
Brandon & Brandon  
704 Butler Savings & Trust Building
- BRAUN, JOSEPH H.**—Chicago 1, Ill.  
General Counsel, Inter-Insurance  
Exchange of the Chicago Motor Club  
Braun, Brodie & Johnson  
66 East South Water Street
- BREEDEN, EDWARD L. JR.**—Norfolk 10, Va.  
Breedon & Hoffman  
1107-13 National Bank of Commerce Bldg.
- BREEN, JOHN M.**—Chicago 40, Ill.  
Lumbermens Mutual Casualty Co.  
Mutual Insurance Building  
4750 Sheridan Road
- BREESE, GARFIELD E.**—Mason City, Iowa  
Brees & Cornwell  
First National Bank Building
- BRENNER, HUGH L.**—Minneapolis 2, Minn.  
Brenner & Bouchard  
1248 Northwestern Bank Building
- BRETHORST, STEPHEN W.**—Seattle 4, Wash.  
Brethorst, Holman, Fowler & Dewar  
17th Floor, Hoge Building
- BREWER, EDWARD C.**—Clarksdale, Miss.  
Brewer & Sisson  
Box 306
- BREWSTER, GEORGE M.**—Topeka, Kansas  
Wheeler, Brewster, Hunt & Goodell  
401 Columbian Building

- BRODIE, JOSEPH P.—Chicago 2, Ill.  
1 North LaSalle Street
- BRONSON, E. D.—San Francisco 4, Cal.  
Bronson, Bronson & McKinnon  
Mills Tower, 220 Bush Street
- BROOKER, JAMES K.—Bay City, Mich.  
Smith & Brooker  
212-214 Phoenix Building
- BROOKS, JOHN B.—Erie, Pa.  
Brooks, Curtze & Silin  
Suite 610, Marine Bank Building
- BROOKS, L. W.—Baton Rouge 2, La.  
Taylor, Porter, Brooks & Fuller  
Louisiana National Bank Building  
P. O. Box 2070
- BROOKS, WRIGHT W.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern Bank Building
- BROWN, C. L.—Miami 32, Fla.  
Brown & Dean  
1101-1104 Pan-American Bank Building
- BROWN, CLYDE R.—Monroe, La.  
Shotwell & Brown  
Ouachita National Bank Building
- BROWN, EDMUND S.—Buffalo 2, N. Y.  
Adams, Smith, Brown & Starrett  
705 Walbridge Building
- BROWN, FRANKLIN R.—Buffalo 2, N. Y.  
Rann, Brown, Sturtevant & Kelly  
440 M. & T. Building
- BROWN, GARFIELD W.—Chicago 11, Ill.  
Brown, Carlson & Kiefer  
919 N. Michigan Avenue
- BROWN, HOWARD D.—Detroit 26, Mich.  
Detroit Auto Inter-Insurance Exchange  
400 United Artists Building
- BROWN, JAY H.—Austin 21, Texas  
Hart & Brown  
Brown Building
- BROWN, JUNIUS C.—Reidsville, N. C.  
and Madison, N. C.  
Box 995
- BROWN, MART—Oklahoma City 2, Okla.  
Monnett, Hayes & Brown  
First National Building
- BROWN, OSCAR J.—Syracuse 2, N. Y.  
Brown, Mangin & O'Connor  
1603-1604 State Tower Building
- BROWN, ROBERT A., JR.—St. Joseph 2, Mo.  
Brown, Douglas & Brown  
Tootle-Lacy Bank Building
- BROWN, VOLNEY M.—El Paso, Texas  
Brown & Brooke  
El Paso National Bank Building
- BROWN, WILLIAM RUSSELL—Houston 2, Texas  
Baker, Botts, Andrews & Wharton  
1600 Niels Esperson Building
- BROWNE, PERCY N.—Shreveport 94, La.  
Browne, Browne & Bodenheimer  
Box 1533
- BRUNDIDGE, OSCAR D.—Dallas 1, Texas  
Chrestman, Brundidge, Fountain, Elliott  
& Bateman  
Republic Bank Building
- BRYAN, WILLIAM LYLE—Atlanta 3, Ga.  
William-Oliver Building
- BRYANS, WILLIAM A., III—Denver, Colo.  
Lee, Shaw & McCreery  
First National Bank Building
- BUCHANAN, G. CAMERON—Detroit 26, Mich.  
Alexander, Cholette, Buchanan, Perkins &  
Conklin  
2217 National Bank Building
- BUCK, HENRY W.—Kansas City 6, Mo.  
Morrison, Nugent, Berger, Hecker & Buck  
17th Floor, Bryant Building
- BUCKINGHAM, LISLE M.—Akron 8, Ohio  
Buckingham, Doolittle & Burroughs  
Second National Building
- BUIST, GEORGE L.—Charleston 3, S. C.  
Buist & Buist  
30 Broad Street
- BULLA, MERTON M.—Oklahoma City 2, Okla.  
Bulla, May & Bynum  
460 First National Building
- BUNDY, EGBERT B.—Eau Claire, Wis.  
1 South Barstow Street
- BUNGE, GEORGE C.—Chicago 3, Ill.  
Vogel & Bunge  
Suite 901, Borland Building  
105 S. LaSalle Street
- BUNGE, J. C.—LaCrosse, Wis.  
Lees & Bunge  
402 Batavian Bank Building
- BUNTIN, T. E.—Dothan, Ala.  
Baker Building
- BUNTIN, W. E.—Philadelphia 3, Pa.  
Manufacturers Casualty Insurance Co.  
1617 Pennsylvania Boulevard
- BUNTING, CHARLES T.—Burlington, N. J.  
River Road
- BURKE, GIBBONS—New Orleans 12, La.  
Rosen, Kammer, Wolff, Hopkins & Burke  
Hibernia Bank Building
- BURKE, LOUIS E.—Ann Arbor, Mich.  
Burke, Burke & Smith  
Ann Arbor Trust Building
- BURKE, PATRICK F.—Philadelphia 1, Pa.  
V-Pres. Indemnity Ins. Co. of North America  
1600 Arch Street
- BURNETT, C. A.—Pittsburg, Kansas  
Keller, Burnett, Owsley & Wilbert  
National Bank Building

- BURNS, EDWARD J., JR.—Utica 2, N. Y.  
Kernan & Kernan  
Devereux Block
- BURNS, GEORGE—Rochester 4, N. Y.  
Burns & Burns  
502 Wilder Building
- BURNS, LAWRENCE, JR.—Coshocton, Ohio  
Pomerene & Burns  
Coshocton National Bank Building
- BURNS, STANLEY M.—DOVER, N. H.  
Hughes & Burns  
Strafford Bank Building
- BURRELL, DAVID M.—Freeport, Ill.  
Buttrel & Buttrel  
28½ West Main Street
- BURRIS, WILLIAM T.—Pueblo, Colo.  
McHendrie, Burris & Pointer  
Thatcher Building
- BURROW, LAWRENCE B.—Little Rock, Ark.  
Moore, Burrow, Chowning & Hall  
Boyle Building
- BURTT, ROGER C.—Cleveland, Ohio  
General Counsel  
American Casualty Co. of Reading, Pa.  
1524 Hanna Building
- BUSSEY, JAMES S.—Augusta, Ga.  
Bussey & Hardin  
615-618 Southern Finance Building
- BUTLER, A. PRENTISS—New York 7, N. Y.  
60 East 42nd Street
- BUTLER, CHARLES P.—New York 7, N. Y.  
Assistant General Counsel  
Insurance Company of North America  
99 John Street
- BUTLER, JAMES A.—Cleveland 15, Ohio  
Bulkley, Butler & Pillen  
520 Bulkley Building
- BUTLER, JOHN F.—Oklahoma City 2, Okla.  
Butler & Rinehart  
2616 1st National Building
- BUTLER, WILLIAM—New York 8, N. Y.  
United States Casualty Co.  
60 John Street  
P. O. Box 694
- BYNUM, FRED W.—Rockingham, N. C.
- C
- CABANISS, JELKS H.—Birmingham 3, Ala.  
General Counsel, Protective Life Ins. Co.  
Cabaniss & Johnston  
9th Floor, First National Building
- CABLE, C. M.—Lima, Ohio  
Cable & Cable  
Cook Tower
- CAIN, PINCKNEY L.—Columbia F, S. C.  
Thomas, Cain & Black  
1001-1006 Palmetto Building
- CALDWELL, LESTER M.—San Francisco 20, Calif.  
Asst. V.P. Fireman's Fund Ind. Co.  
401 California Street
- CAMPBELL, JOHN O.—Marion, Ind.  
Campbell, Gemmill, Browne & Ewer  
520-525 Glass Block
- CAMPBELL, WILLIAM B.—Wilmington, N. C.  
Poisson, Campbell & Marshall  
Tidewater Building
- CAMPBELL, WM. T.—Philadelphia 7, Pa.  
Swartz, Campbell & Henry  
Lincoln-Liberty Building
- CANNON, EDWIN B.—Salt Lake City, Utah  
Stewart, Stewart & Cannon  
1218 Continental Bank Building
- CANTY, FRANK J.—New York, N. Y.  
Associate Counsel U. S. Casualty Company  
60 John Street
- CANTEY, S. B., JR.—Fort Worth 2, Texas  
Cantey, Hanger, McMahon, McKnight  
& Johnson  
Sinclair Building
- CAPLES, WILLIAM G.—Chicago 4, Ill.  
Gen. Atty., Continental Cas. Co.  
V.P., National Cas. Co.  
310 S. Michigan Avenue
- CAREY, L. J.—Detroit 26, Mich.  
Michigan Mutual Liability Co.  
163 Madison Avenue
- CAREY, ROBERT—Jersey City 6, N. J.  
Carey & Lane  
26 Journal Square
- CAREY, WILLIAM D. P.—Hutchinson, Kansas  
Martindell, Carey, Brown & Brabets  
601-606 Wolcott Building
- CARIS, A. L.—Ravenna, Ohio  
Loomis & Caris  
110 East Main Street, Lock Box 787
- CARLISLE, ROBERT M.—Spartanburg, S. C.  
Carlisle, Brown & Carlisle  
Merchants & Farmers Bank Building
- CARLSON, ALPHON N.—Brockton 7, Mass.  
231 Main Street
- CARMAN, ROBERT R.—Baltimore 2, Md.  
Carman, Anderson & Barnes  
Maryland Trust Building
- CARPENTER, JAMES D., JR.—Jersey City 2, N. J.  
Carpenter, Gilmour & Dwyer  
75 Montgomery Street
- CARR, J. O.—Wilmington, N. C.  
Carr, James & Carr  
609 Murchison Building
- CARRINGTON, EDWARD C.—Beaumont, Texas  
Marcus, Carrington & Weller  
1112 Goodhue Building
- CARROLL, HAROLD J.—Minneapolis 1, Minn.  
Mordaunt & Carroll  
628 Midland Bank Building

- CARROLL, WALTER R.—Camden, N. J.  
Carroll & Taylor  
S.W. Cor. 4th & Market Streets
- CARSTARPHEN, HARRY—Hannibal, Mo.  
Hannibal Trust Company Building
- CARY, GEORGE H.—Detroit 26, Mich.  
Cary & BeGole  
1822-23 Ford Building
- CATHCART, E. KEMP—Baltimore 3, Md.  
Maryland Casualty Company  
701 West 40th Street
- CATINNA, WALTER L.—Hartford, Ky.  
Woodward, Dawson, Bartlett & Catinna
- CATLIN, FRANK D.—Los Angeles 13, Cal.  
Catlin & Catlin  
433 South Spring Street
- CATLIN, HENRY W.—Los Angeles 13, Cal.  
Catlin & Catlin  
433 South Spring Street
- CAVERLY, RAYMOND N.—New York 8, N. Y.  
Caverly, Dimond, Dwyer & Lawler  
V-Pres. Fidelity & Cas Co. of New York  
80 maiden Lane
- CECIL, LAMAR—Beaumont, Texas  
Cecil & Keith  
Perlstein Building
- CHALMERS, WILLIAM W.—Chicago 3, Ill.  
Counsel, Zurich General Accident & Liability  
Insurance Company  
135 South LaSalle Street, Room 400
- CHANEY, PAUL P.—Falls City, Nebraska  
First National Bank Building
- CHAPMAN, LAWRENCE—Pittsburgh 22, Pa.  
1002 Commonwealth Building
- CHEEK, ALEX—Oklahoma City, Okla.  
Cheek, Chambers, Cheek & Cheek  
707 Commerce Exchange Building
- CHEEK, JAMES C.—Oklahoma City, Okla.  
Cheek, Chambers, Cheek & Cheek  
707 Commerce Exchange Building
- CHERRINGTON, HENRY W.—Gallipolis, Ohio  
K. of P. Building
- CHILCOTE, SANFORD MARSHALL—Pittsburgh 19, Pa.  
Dickie, Robinson & McCamey  
2415 Grant Building
- CHOLETTE, PAUL E.—Grand Rapids 2, Mich.  
Alexander, Cholette, Buchanan, Perkins &  
Conklin  
10th Floor, Peoples National Bank Building
- CHRISTOVICH, ALVIN R.—New Orleans 12, La.  
Christovich & Kearney  
1915 American Bank Building
- CLARK, JAMES E.—Birmingham 3, Ala.  
London & Yancey  
10th Floor, Massey Building
- CLARK, RAY W.—Muncie, Ind.  
Warner, Clark & Warner  
403 Western Reserve Building
- CLARK, W. J.—Manitowac, Wis.  
Nash & Nash  
Manitowac Savings Bank Building
- CLARKE, RUSH C.—North Platte, Nebraska  
Beatty, Clarke & Murphy  
212 North Dewey
- CLARKE, WILLIAM F.—Baltimore 3, Md.  
Assistant Mgr. and Attorney, Claim Dept.  
Fidelity & Deposit Co. of Maryland  
Fidelity Building
- CLAUSEN, DONALD N.—Chicago 3, Ill.  
Clausen, Hirsh & Miller  
135 S. LaSalle Street
- CLAYTON, E. A.—Gainesville, Fla.  
Clayton & Arnow  
Miller Building
- CLEARY, G. J.—Omaha, Neb.  
Atty, Mutual Benefit Health & Accident Asso.  
Cleary, Horan, Skutt & Davis  
P. O. Box 1298
- CLENNON, EUGENE M.—Boston 9, Mass.  
Massachusetts Bonding & Ins. Co.  
10 Post Office Square
- CLIFFORD, CLARK M.—Washington, D. C.  
%The White House  
1600 Pennsylvania Avenue
- CLINE, EARL—Lincoln 8, Neb.  
Cline, Williams & Wright  
First National Bank Building
- COBOURN, FRANK M.—Toledo 4, Ohio  
Welles, Kelsey, Fuller, Cobourn & Harrington  
Ohio Building
- COCHRAN, A. D.—Okmulgee, Okla.  
Cochran & Noble  
McCulloch Building
- CODY, WELBORN B.—Atlanta 3, Ga.  
Smith, Kilpatrick, Cody, Rogers & McCatchey  
1045 Hurt Building
- COE, LAURENCE S.—Rice Lake, Wis.  
Coe & Cameron  
Jacobson Block
- COEN, THOMAS M.—Chicago 3, Ill.  
President, Security Mutual Casualty Co.  
105 South LaSalle Street
- COIT, DARWIN D.—Denver 2, Colo.  
422 Midland Savings Building
- COLE, CHARLES J.—Toledo 4, Ohio  
Kirkbride, Cole, Frease & Mittendorf  
Suite 937 Spitzer Building
- COLE, MAURICE Y.—Atlantic City, N. J.  
Cole & Cole  
Guarantee Trust Building
- COLE, ROBERT L., SR.—Houston 2, Texas  
Cole, Patterson, Cole & McDaniel  
Citizens State Bank Building

- COLE, ROBERT L., JR.—Houston 2, Texas  
Cole, Patterson, Cole & McDaniel  
Citizens State Bank Building
- COLEMAN, FLETCHER B.—Bloomington, Ill.  
State Farm Mutual Insurance Company  
State Farm Mutual Building
- COLFLESH, R. W.—Des Moines, Iowa  
Parrish, Guthrie, Colflesh & O'Brien  
902 Register and Tribune Building
- COLMERY, HARRY W.—Topeka, Kansas  
Gen. Counsel, Pioneer Natl. Life Ins. Co.  
National Bank of Topeka Building
- COMBS, HUGH D.—Baltimore 3, Md.  
United States Fidelity & Guaranty Co.
- CONNERS, JOHN J., JR.—Albany 7, N. Y.  
Ainsworth & Sullivan  
State Bank Building
- CONWAY, JAMES D.—Hastings, Neb.  
Blackledge & Conway  
Tribune Building
- CONWELL, JOSEPH S.—Philadelphia 10, Pa.  
Pepper, Bodine, Stokes & Schoch  
2225-42 Land Title Building
- COOK, JO D.—Seattle 1, Wash.  
Shank, Belt, Rode & Cook  
1401 Joseph Vance Building
- COOK, ROBERT A. B.—Boston 10, Mass.  
Phipps, Durgin & Cook  
75 Federal Street
- COOLEY, ARTHUR E.—San Francisco 4, Cal.  
Cooley, Crowley, Gaither & Dana  
206 Sansome Street
- COOPER, GEORGE J.—Detroit 26, Mich.  
Assistant General Counsel, Michigan  
Mutual Liability Company  
163 Madison Avenue
- COOPER, HARRY P., JR.—Indianapolis 7, Ind.  
G. C., Farmers Mutual Liability Co.  
2105 N. Meridian Street
- COOPER, THOMAS D.—Burlington, N. C.  
Cooper, Sanders & Holt  
Security National Bank Building
- COPE, KENNETH B.—Canton 2, Ohio  
Day, Cope, Ketterer, Raley & Wright  
1110 First National Bank Building
- CORETTE, ROBERT D.—Butte, Mont.  
Corette & Corette  
619-621 Hennessy Building
- COULT, JOSEPH—Newark 2, N. J.  
Coult, Satz, Morse & Coult  
744 Broad Street
- COULTER, CLARK C.—Detroit 26, Mich.  
Penobscot Building
- COVINGTON, J. A., JR.—Meridian, Miss.  
Snow & Covington  
Threefoot Building  
P. O. Box 786
- COX, BERKELEY—Hartford, Conn.  
Aetna Life Insurance Company  
151 Farmington Avenue
- COX, GORDON V.—Bismarck, N. D.  
Cox, Cox & Pearce  
Little Building, Lock Box 29
- COX, L. C.—New York City  
Great American Indemnity Co.  
1 Liberty Street, P. O. Box 255
- COX, TAYLOR H.—Knoxville 02, Tenn.  
Poore, Kramer, Cox & Overton  
301 Fidelity Bankers Trust Building
- COX, VIRGIL Q.—Shelby, Ohio  
Assistant General Counsel  
Shelby Mutual Casualty Company
- COX, WILLIAM H. D.—Newark 2, N. J.  
Cox & Walburg  
Raymond Commerce Building  
11 Commerce Street
- CRANE, LLOYD T.—Saginaw, Mich.  
Crane & Crane  
308-9 Second National Bank Bldg.
- CRANE, WILLIAM E.—Saginaw, Mich.  
Crane & Crane  
308-9 Second National Bank Bldg.
- CRAUGH, JOSEPH P.—Utica, N. Y.  
First National Bank Building
- CRAWFORD, MILO H.—Detroit 26, Mich.  
Lightner, Crawford, Sweeny, Dodd & Mayer  
Dime Building
- CRENSHAW, FILES—Montgomery 4, Ala.  
First National Bank Building
- CRENSHAW, JACK—Montgomery 4, Ala.  
First National Bank Building
- CRIDER, JOE, JR.—Los Angeles 14, Cal.  
Crider, Runkle & Tilson  
650 South Spring Street
- CRITES, E. D.—Chadron, Neb.  
E. D. & F. A. Crites  
Lock Box 1276
- CROSBY, GEORGE R.—New York 5, N. Y.  
General Counsel, American Surety Co. and  
New York Casualty Company  
100 Broadway
- CROSSMAN, RAYMOND M.—Omaha 2, Neb.  
Brown, Crossman, West, Barton & Quinlan  
1010 First National Bank Building
- CROWE, V. P.—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Bank Building
- CROWLEY, S. A.—Fort Worth 2, Texas  
Crowley, Gambill & Smith  
1109 Commercial Standard Building
- CROWNOVER, ARTHUR, JR.—Nashville 3, Tenn.  
Watkins & Crownover  
723-25-27 Stahlman Building

CULL, FRANK X.—Cleveland 15, Ohio  
Hauxhurst, Inglis, Sharp & Cull  
630 Bulkley Building

CUMMINS, RAY E.—St. Paul 1, Minn.  
Cummins, Cummins & Christianson  
330 Minnesota Building

CUNNINGHAM, FRED D.—New York 7, N. Y.  
Fireman's Fund Indemnity Company  
116 John Street

CURL, JOSEPH R.—Wheeling, W. Va.  
Erskine, Palmer & Curl  
710 Riley Law Building

CURRAN, RAY W.—Kansas City 6, Mo.  
Suite 218, Reliance Building  
216 East 10th Street

CURRAN, ROBERT EMMETT—New York, N. Y.  
116 John Street

CURTIS, CHARLES E.—Leroy, Ohio  
General Counsel  
Ohio Farmers Insurance Company

CURTIS, HENRY B.—New Orleans 12, La.  
Curtis, Hall & Foster  
406 Marine Building

CURTIS, L. R.—Louisville 2, Ky.  
Curtis & Curtis  
802 Marion E. Taylor Building

CURTNER, CLIFFORD R.—Dayton 2, Ohio  
Suite 1012-1018 Third National Building

CUSHMAN, EDWARD H.—Philadelphia 9, Pa.  
Fidelity Philadelphia Trust Building  
125 South Broad Street

CUSICK, MARTIN E.—Sharon, Pa.  
Service, McNeal, Cusick & Isenberg  
107 East State Street

## D

DAGGETT, C. E.—Marianna, Ark.  
Daggett & Daggett  
Daggett Building

DAILEY, JOSEPH L.—Albuquerque, N. M.  
Dailey & Rogers  
208-216 Sunshine Building

DALM, JACOB A.—Kalamazoo 8, Mich.  
Jackson, Fitzgerald & Dalm  
219 W. Lovell Street

DALZELL, R. D.—Pittsburgh 19, Pa.  
Dalzell, McFall, Pringle & Bredin  
450 Fourth Avenue

DAMMANN, J. FRANCIS—Chicago 3, Ill.  
Wilson & McIlvaine  
120 West Adams Street

DANIEL, C. ERSKINE—Spartanburg, S. C.  
Daniel & Russell  
Cleveland Law Building

DANIEL, TODD—Philadelphia 7, Pa.  
V-Pres., Keystone Auto. Club Cas. Co.  
Broad and Vine Streets

DAVENPORT, LEROY BENJAMIN—Cleveland 13, Ohio  
McKeehan, Merrick, Arter & Stewart  
28th Floor, Terminal Tower

DAVIDSON, CARL F.—Detroit 26, Mich.  
Mason, Davidson, Parker & Kaess  
2034 National Bank Building

DAVIDSON, WILLIAM C., K.C.—Toronto 2, Ont., Can  
1003 Lumsden Building

DAVIS, FRED L.—Parkersburg, W. Va.  
Ambler, McCluer & Davis  
P. O. Box 311, 306 Juliana Street

DAVIS, LINDSEY M.—Nashville 3, Tenn.  
Hume, Howard, Davis & Gale  
American Trust Building

DAVIS, PARKE—Tulsa, Okla.  
Insurers Indemnity & Insurance Co.  
Box 1769

DAVIS, RONALD L.—Monte, La.  
Theus, Grisham, Davis & Leigh  
402 Bernhardt Building

DAVIS, STEPHEN T.—Winchester, Ky.  
Benton & Davis

DAWSON, CHARLES I.—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building

DEJARNETTE, H. REID—Miami 32, Fla.  
McKay, Dixon & DeJarnette  
First National Building

DELACY, G. L.—Omaha 2, Neb.  
Kennedy, Holland, DeLacy & Svoboda  
1502-12 City National Bank Building

DELANEY, WILLIAM F. JR.—New York 7, N. Y.  
New York Reinsurance Manager for Fairfield  
& Ellis  
79 John Street

DEMPSEY, JAMES—Peekskill, N. Y.  
105 South Division Street

DEMPSEY, PETER E.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street

DEMPSEY, RAY C.—Oshkosh, Wis.  
Bouck, Hilton & Dempsey  
First National Bank Building

DENMEAD, GARNER W.—Baltimore 3, Md.  
Vice President and General Counsel,  
New Amsterdam Casualty Co.

DENSON, N. D.—Opelika, Ala.  
Denson & Denson

DENT, LOUIS LEE—Chicago 4, Ill.  
Dent, Weichert & Hampton  
1111 The Rookery, 209 S. LaSalle St.

DENT, ROBERT L.—Vicksburg, Miss.  
Dent, Robinson & Ward  
411-414 Merchants National Bank Bldg.

DETWEILER, GEORGE H.—Philadelphia 2, Pa.  
2518-27 Lewis Tower  
15th & Locust Streets

- DEUTSCH, FREDERICK M.—Norfolk, Neb.  
Macy Building
- DEVINE, MAURICE F.—Manchester, N. H.  
201-211 Bell Bldg., 922 Elm Street
- DEVOE, ROBERT W.—Lincoln, Neb.  
Peterson & Devoe  
Bankers Life Building
- DEW, W. BRAXTON—Hartford, Conn.  
Aetna Casualty & Surety Co.
- DICKENS, DONALD J.—New York 5, N. Y.  
Duncan & Mount  
27 William Street
- DICKIE, J. ROY—Pittsburgh 19, Pa.  
Dickie, Robinson & McCamey  
2415 Grant Building
- DIEHM, ELLIS RAYMOND—Cleveland 14, Ohio  
Klein & Diehm  
1156-1157 Union Commerce Bldg.
- DILWORTH, WILFRID C.—Detroit 26, Mich.  
Dime Building
- DIMOND, HERBERT F.—New York 7, N. Y.  
Caverly, Dimond, Dwyer & Lawler  
Supervising Atty., Fidelity & Cas. Co. of N. Y.  
27 Cedar Street
- DINKELSPIEL, MARTIN J.—San Francisco 4, Calif.  
Dinkelspiel & Dinkelspiel  
14th Floor, Pacific National Bank Bldg.  
333 Montgomery Street
- DIVELBESS, HAROLD L.—Phoenix, Ariz.  
Gust, Rosenfeld, Divelbess, Robinette & Linton  
Professional Building
- DIX, FLOYD E.—Terre Haute, Ind.  
Dix & Dix  
402 Star Building
- DIXON, JAMES A.—Miami 32, Fla.  
McKay, Dixon & DeJarnette  
First National Building
- DOAR, W. T.—New Richmond, Wis.  
Doar & Knowles
- DOBBINS, R. F.—Champaign, Ill.  
Dobbins, Dobbins & Fraker  
502-10 First National Bank Bldg.
- DODD, LESTER P.—Detroit 26, Mich.  
Lightner, Crawford, Sweeny, Dodd & Mayer  
Dime Building
- DODSON, TORREY DEWITT—New York 10, N. Y.  
Atty., Metropolitan Life Ins. Co.  
1 Madison Avenue
- DON CARLOS, HARLAN S.—Hartford, Conn.  
Travelers Insurance Company
- DONOVAN, JAMES B.—New York, N. Y.  
60 John Street
- DORAN, M. EDWARD—South Bend 11, Ind.  
Doran & Manion  
403-409 St. Joseph Bank Building
- DORSETT, J. DEWEY—New York City 7, N. Y.  
General Manager  
Association of Cas. & Surety Executives  
60 John Street
- DORTCH, WM. B.—Gadsden, Ala.  
Dortch, Allen & Swann  
112 Court Street
- DOTEN, ROGER D.—Chicago 4, Ill.  
Dent, Weichelt & Hampton  
1111 The Rookery, 209 S. LaSalle St.
- DOUCHER, THOMAS A.—Columbus 15, Ohio  
Wiles & Doucher  
Huntington National Bank Bldg.
- DOUGHERTY, GLENN R.—Milwaukee 3, Wis.  
Dougherty, Arnold & Kivett  
11th Floor, Empire Building
- DOUGHERTY, JOHN E.—York, Neb.  
Kirkpatrick & Dougherty  
First National Bank Building
- DOUGLAS, RICHARD L.—St. Joseph 2, Mo.  
Brown, Douglas & Brown  
Tootle-Lacy Bank Building
- DOWNES, WALTER W.—Hartford, Conn.  
Hartford Accident & Indemnity Co.
- DOYLE, LEWIS R.—Lincoln 8, Neb.  
1505 Sharp Building
- DRAKE, HERVEY J.—New York 7, N. Y.  
Counsel, Association of Casualty and  
Surety Executives  
60 John Street
- DREWRY, W. SHEPHERD—Richmond 2, Va.  
Wallerstein, Goode, Drewry & Adamson  
Travelers' Building
- DRIEMEYER, HENRY—East St. Louis, Ill.  
Pope & Driemeyer  
First National Bank Building  
327 Missouri Avenue
- DRISCOLL, JOHN GERALD, JR.—San Diego 1, Cal.  
Gray, Cary, Ames & Driscoll  
Bank of America Building
- DUCKETT, O. BOWIE, JR.—Baltimore 2, Md.  
LeViness & Duckett  
1410-13 Munsey Building
- DUDLEY, J. B.—Oklahoma City 2, Okla.  
Dudley, Duvall & Dudley  
Suite 1501, APCO Tower
- DUKE, W. E.—Charlottesville, Va.  
Duke & Duke  
Court Square Building
- DULLY, FRANK E.—Hartford, Conn.  
Travelers Insurance Company  
700 Main Street
- DUMOULIN, L. ST. M.—Vancouver, B. C., Canada  
Tiffin, Russell, DuMoulin, Brown & Hogg  
850 Hastings Street, West
- DUNCAN, O. D.—New York, N. Y.  
Duncan & Mount  
27 William Street

DUNN, EVANS—Birmingham 3, Ala.  
Bowets, Dixon & Dunn  
1120 Comer Building

DUNN, MICHAEL J.—Stevens Point, Wis.  
Cashin & Dunn  
446 Main Street

•DUNN, RALPH P.—Washington, D. C.  
Woodward Building

DUNN, RICHARD JOSEPH—Chicago 40, Ill.  
Lumbermens Mut. Cas. Company  
Mutual Insurance Building  
4750 Sheridan Road

DUNN, VARDAMAN S.—Jackson 105, Miss.  
Lotterhos, Travis & Dunn  
Standard Life Building

DUPREE, FRANKLIN T., JR.—Raleigh, N. C.  
607 Odd Fellows Building

DUQUE, HENRY—Los Angeles 14, Cal.  
Walker, Adams & Duque  
621 South Spring Street

DURHAM, F. H.—Minneapolis 2, Minn.  
Durham & Swanson  
1440 Northwestern Bank Building

DUTTON, W. L.—Cedar Rapids, Iowa  
Iowa Mutual Liability Ins. Co.  
512 Second Avenue, East

DUVALL, DUKE—Oklahoma City 2, Okla.  
Dudley, Duvall & Dudley  
1501 APCO Tower

DYER, DAVID W.—Miami 32, Fla.  
Smathers, Thompson, Maxwell & Dyer  
1301 Du Pont Building

DYSARD, W. H.—Ashland, Ky  
Dysard & Dysard  
Second National Bank Building

# E

EAGER, HENRY I.—Kansas City 6, Mo.  
Michaels, Blackmar, Newkirk, Eager & Swanson  
906 Commerce Building

EAGER, PAT H., JR.—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building

EARNEST, ROBERT L.—West Palm Beach, Fla.  
Earnest, Lewis & Smith  
Guaranty Building

EBELING, PHILIP C.—Dayton 2, Ohio  
Pickrel, Shaeffer & Ebeling  
613-625 Gas & Electric Building

EBERLE, J. LOUIS—Boise, Idaho  
Richards & Haga  
Idaho Building

EGGENBERGER, WILLIAM J.—Detroit 26, Mich.  
1615 Dime Building

EGGERMAN, D. G.—Seattle 1, Wash.  
Eggerman, Rosling & Williams  
918 Vance Building

EKERN, HERMAN L.—Chicago 2, Ill.  
Ekern, Meyers & Matthias  
1 North LaSalle Street

ELDRIDGE, RALPH R.—Marquette, Mich.  
Eldredge & Eldredge  
302 Kaufman Building

ELLIOTT, CLIFFORD W.—Middletown, Ohio  
First American Building

ELLIOTT, ROBERT RAYMOND—Boston 10, Mass.  
60 Battery March Street

ELY, WALTER—Los Angeles 13, Calif.  
708 Security Building

ELY, WAYNE—St. Louis 2, Mo.  
10th Floor, Commerce Building

EMERY, JOHN—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Bank Building

EMERY, NORMAN A.—Youngstown 3, Ohio  
Harrington, Huxley & Smith  
Mahoning Bank Building

EMISON, EWING—Vincennes, Ind.  
Emison & Emison  
Vincennes Savings Building

EMMERT, DUDLEY O'NEAL—Manitowoc, Wis.  
Manitowoc Savings Bank Building

ENGELHARD, L. M.—LaCrosse, Wis.  
Lees & Bunge  
402 Batavian Bank Building

ESTABROOK, HUBERT A.—Dayton, Ohio  
Estabrook, Finn & McKee  
Mutual Home Building

EVANS, WALTER G.—New York 7, N. Y.  
Evans, Rees & Ott  
220 Broadway

EVANS, WILLIAM W.—Patterson 1, N. J.  
Evans, Hand & Evans  
129 Market Street

EVERSON, E. L.—Green Bay, Wis.  
Everson, Ryan & Whitney  
101 Columbus Building

EYSTER, CHAS. H.—Decatur, Ala.  
Eyster & Eyster  
Eyster Building, Box 1024

# F

FAIS, GERVAIS W.—Columbus 15, Ohio  
Vorys, Sater, Seymour & Pease  
52 East Gay Street

FARABAUGH, GALLITZEN A.—South Bend 11, Ind.  
Farabaugh, Pettengill, Chapleau & Roper  
301-309 St. Joseph Bank Building

- FARNHAM, JOHN H.—Syracuse, N. Y.  
Farnham, Martineau & Gorman  
517 City Bank Building
- FAUDE, JOHN PAUL—Hartford, Conn.  
Aetna Life Affiliated Companies  
151 Farmington Avenue
- FEINOUR, JOHN G.—Harrisburg, Pa.  
Pennsylvania Threshermen & Farmers' Mutual  
Casualty Insurance Company  
325-333 South 18th Street
- FELLERS, JAMES D.—Oklahoma City 2, Okla.  
Suits & Fellers  
3111 APCO Tower
- FENERTY, ROBERT LLOYD DOULL—Calgary, Alberta,  
Canada  
Fenerty, Fenerty, Bessemer & McGillivray  
203 Insurance Exchange Building
- FENNER, CHARLES PAYNE, JR.—New Orleans 12, La.  
Montgomery, Fenner & Brown  
1103-6 Maritime Building
- FERGUSON, CHESTER H.—Tampa 1, Fla.  
McKay, Macfarlane, Jackson & Ferguson  
P. O. Box 1531  
First National Bank Building
- FERGUSON, D. NEIL—Ocala, Fla.  
Professional Building
- FIEDLER, GEORGE—Chicago 3, Ill.  
Arrington, Fiedler & Healy  
135 South LaSalle Street
- FIELD, ELIAS—Boston 9, Mass.  
Brown, Field, McCarthy & Field  
15 State Street
- FIELD, RICHARD H.—Weston, Mass.  
74 Sudbury Road
- FIELDS, ERNEST W.—New York City  
Asst. Gen. Counsel, U. S. Guarantee Co.  
90 John Street
- FILIATRAULT, V. W.—Ravenna, Ohio  
Filiatrault & Horne  
105½ East Main Street
- FILLMORE, F. S.—Des Moines 9, Iowa  
Whitfield, Musgrave, Selvy & Fillmore  
616 Insurance Exchange Building
- FINN, WILLIAM A.—Toledo 4, Ohio  
929-934 Edison Building
- FINNEGAN, THOMAS J.—New York 7, N. Y.  
90 John Street
- FINNEY, J. A.—Xenia, Ohio  
Miller & Finney  
Allen Building
- FISHER, CLETUS A.—New Philadelphia, Ohio  
Fisher, Limbach, Smith & Renner  
The Ohio Savings & Trust Building
- FISHER, WILLIAM—Pensacola, Fla.  
Fisher, Fisher, Hepner & Fitzpatrick  
Florida National Bank Building
- FISHER, WILLIAM, JR.—Pensacola, Fla.  
Fisher, Fisher, Hepner & Fitzpatrick  
Florida National Bank Building
- FITCH, CHESTER P.—Portsmouth, Ohio  
Miller, Searl & Fitch  
402 Masonic Temple
- FITZHUGH, MILLSAPS—Memphis, Tenn.  
Fitzhugh, Murrah & Fitzhugh  
2105 Sterick Building
- FITZPATRICK, WILLIAM F.—Syracuse, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- FLANDERS, BERT, JR.—New Orleans 12, La.  
Jones, Flanders, Waechter & Walker  
842 Canal Building
- FLEMING, EDWARD E.—Miami 32, Fla.  
Murrell, Fleming & Flowers  
1218 DuPont Building
- FLETCHER, A. J.—Raleigh, N. C.  
Odd Fellows Building  
Post Office Box 1406
- FLETCHER, WILLIAM H., JR.—Jamestown, N. Y.  
G. C., Empire State Mutual Life Ins. Co.  
Fenton Building
- FLYNN, JAMES F.—Sandusky, Ohio  
Flynn, Py & Kruse  
Eagles Building, Box 900
- FOLEY, FRANK D.—Columbus, Ga.  
Foley & Chappell  
Columbus Bank & Trust Co. Bldg.
- FOLEY, GERALD T.—Newark 2, N. J.  
Foley & Francis  
Raymond Commerce Building
- FOLEY, MICHAEL A.—Philadelphia 2, Pa.  
1804 Finance Building
- FOLTS, AUBREY F.—Chattanooga 2, Tenn.  
Thomas, Folts & Brown  
609-12 James Building
- FORD, BYRON EDWARD—Columbus 15, Ohio  
Vorys, Sater, Seymour & Pease  
52 East Gay Street
- FORD, LOGAN—Dallas 1, Texas  
Burford, Ryburn, Hincks & Ford  
711 Interurban Building
- FOSTER, ALEXANDER, JR.—New York 7, N. Y.  
Assn. of Casualty & Surety Executives  
60 John Street
- FOSTER, JOHN C.—New Orleans 12, La.  
Curtis, Hall & Foster  
711 American Bank Building
- FOSTER, JOHN E.—Columbus 16, Ohio  
Farm Bureau Mutual Auto Ins. Co.  
246 N. High Street
- FOWLER, CODY—Tampa 2, Fla.  
Fowler, White, Gillen, Yancey & Humkey  
Citizens Building

FOWLER, REX H.—Des Moines, Iowa  
Bradshaw, Fowler, Proctor & Fairgrave  
Suite 510, Crocker Building

FOX, EDWARD J., JR.—Easton, Pa.  
Fox & Oldt  
308-311 Easton Trust Building

FRAIZER, C. C.—Lincoln, Neb.  
425 Lincoln Liberty Life Building

FRANCIS, JOHN J.—Newark 2, N. J.  
Foley & Francis  
Raymond Commerce Building

FRANCIS, MARSHALL H.—Steubenville, Ohio  
Smith, Francis & Irvine  
Sinclair Building

FRANKLIN, J. A.—Fort Myers, Fla.  
Henderson, Franklin, Starnes & Holt  
Collier Building

FRASER, WILLIAM C.—Omaha 2, Neb.  
Fraser, Connolly, Crofoot & Wenstrand  
637 Omaha National Bank Building

FRATER, GEORGE E.—Columbus, Ohio  
Vorys, Sater, Seymour & Pease  
52 E. Gay Street

FRAZER, JAMES N.—Atlanta 3, Ga.  
Powell, Goldstein, Frazer & Murphy  
Citizens & Southern National Bank Bldg.

FRAZIER, LAKE JENKINS—Roswell, N. Mex.  
Frazier & Quantius  
123 West Fourth Street, Box 942

FREDERICKS, ALANSON ROSWELL—New York 5, N. Y.  
American Surety Company  
100 Broadway

FREEMAN, JOHN H.—Houston 2, Texas  
Fulbright, Crooker, Freeman & Bates  
State National Bank Building

FREEMAN, MAHLON A.—New York City  
Hamilton & Freeman  
100 Broadway

FREEMAN, WM. H.—Minneapolis 2, Minn.  
Freeman & King  
1167 Northwestern Bank Building

FRENCH, GLENDON E.—Chicago 6, Ill.  
Liberty Mutual Insurance Company  
20 N. Wacker Drive, Room 740

FROBASE, ROY H.—St. Louis, Mo.  
American Automobile Insurance Company  
1400 Pierce Building

FROST, NORMAN—Washington 5, D. C.  
Frost, Myers & Towers  
Hibbs Building

FRY, W. WALLACE—Mexico, Mo.  
Fry, Edwards & Wright  
123 East Jackson Street

FULCHER, EDWIN DENT—Augusta, Ga.  
Fulcher & Fulcher  
402-4 Marion Building

FULLER, FRED E.—Toledo 4, Ohio  
Welles, Kelsey, Fuller, Cobourn & Harrington  
Ohio Building

FULLER, HUBERT V.—LaCrosse, Wis.  
110 North Fourth Street

FURRH, JOHN D., JR.—Reno, Nev.  
Ayres, Pike & McLaughlin  
309 First National Bank Building

## G

GALBRAITH, JAMES W.—Mansfield, Ohio  
1003-1005 Farmers Bank Building

GALLAGHER, BERNARD J.—Washington 5, D. C.  
Hendry, Gallagher & Thompson  
525 Union Trust Building

GALLAGHER, DONALD—Albany 7, N. Y.  
Brown & Gallagher  
901 Home Savings Bank Building  
11 North Pearl Street

GALLAGHER, EDWARD PAUL—Indianapolis 6, Ind.  
General Counsel, American States Ins. Co.  
542 North Meridian Street

GALLAGHER, LASHER BARRINGTON—Los Angeles 13,  
California  
458 South Spring Street

GAMBRELL, E. SMYTHE—Atlanta 3, Ga.  
Gambrell & White  
Suite 825  
The Citizens & Southern Nat. Bank Bldg.

GANTNER, GEORGE—St. Louis 2, Mo.  
Asst. Gen. Counsel, Utilities Insurance Co.  
4th Floor, Pierce Building

GARDERE, GEORGE P.—Dallas 1, Texas  
Robertson, Leachman, Payne, Gardere & Lan-  
caster  
505 Republic Bank Building

GARRITY, STANLEY—Kansas City, Mo.  
Caldwell, Downing, Noble & Garrity  
2000 Fidelity Building

GARVEY, GEORGE A.—New York 7, N. Y.  
99 John Street

GARVEY, JOSEPH M.—St. Joseph 2, Mo.  
5th and Francis Streets

GATES, BENTON EARL—Columbia City, Ind.  
Gates & Gates  
Farmers Loan & Trust Company Building

GATES, CASSIUS E.—Seattle 4, Wash.  
Bogle, Bogle & Gates  
6th Floor, Central Building

GATES, LOUIS R.—Kansas City 12, Kansas  
406-410 Commerce National Bank Building

GAY, COLEMAN—Austin 16, Texas  
1208 Capital National Bank Building

GAY, THOMAS BENJAMIN—Richmond 12, Va.  
Hunton, Williams, Anderson, Gay & Moore  
Electric Building

- GEER, ARTHUR B.—Minneapolis 2, Minn.  
Meagher & Geer  
1106 First National Soo-Line Building
- GENRICH, FRED W.—Wausau, Wis.  
Genrich & Genrich  
P. O. Box 295
- GEORGE, HERMON N.—Youngstown 3, Ohio  
Mahoning Bank Building
- GIBSON, J. I.—Oklahoma City, Okla.  
Savage, Gibson & Benefield  
2701 APCO Tower
- GILBERT, CARL H.—Sante Fe, N. M.  
Bishop Building
- GILLESPIE, LOUIS F.—Springfield, Ill.  
Gillespie, Burke & Gillespie  
Reisch Building
- GILLESPIE, ROBERT G.—Meridian, Miss.  
Gillespie & Minniece  
217 Rosenbaum Bldg.
- \*GINSBURG, GEORGE J.—Alexandria, La.  
Commercial Bank Building
- GIST, HOWARD B.—Alexandria 5, La.  
Gist, Thornton & Murchison  
Guaranty Bank Building  
Box 1006
- GLEASON, GAY—Boston 7, Mass.  
G. C. Employers Liab. Assur. Corp.  
110 Milk Street
- GODDIN, JOHN C.—Richmond 19, Va.  
Shewmake, Gary, Hardy & Goddin  
1203 State Planters Bank Building
- GOLDSMITH, KARL—Pietre, S. D.  
Martens & Goldsmith  
Pierre National Bank Building
- GONGWER, G. P.—Ashland, Ohio  
First National Bank Building
- GONGWER, J. H.—Mansfield, Ohio  
407-408 Farmers Bank Building
- GOOCH, J. A. (TINY)—Fort Worth 2, Texas  
Cantey, Hanger, McMahon, McKnight &  
Johnson  
Sinclair Building
- GOODALE, CHARLES F.—Boston 16, Mass.  
Asst. Vice-President and Assistant to  
General Counsel  
American Mutual Liab. Insurance Co.  
142 Berkeley Street
- GOODSELL, LESTER M.—Topeka, Kansas  
Wheeler, Brewster, Hunt & Goodell  
401 Columbian Building
- GOODWIN, RUSSELL B.—Wheeling, W. Va.  
Goodwin, Nesbitt & Spillers  
800 Riley Law Building
- GORDON, GEORGE L.—Kansas City 6, Mo.  
Beach, Gordon & Beach  
Suite 1705 Fidelity Building
- GORDON, GURDON W.—Springfield 1, Mass.  
Vice Pres. & Legal Adviser,  
Monarch Life Insurance Co.  
365 State Street
- GORTON, VICTOR C.—Chicago 6, Ill.  
General Counsel, Allstate Insurance Co.  
20 North Wacker Drive
- GOSHORN, H. ROOK—Philadelphia 2, Pa.  
501 Commercial Trust Building
- GOVER, CHARLES H.—Charlotte 2, N. C.  
Gover & Gover  
500 Law Building
- GRAHAME, ORVILLE F.—Worcester, Mass.  
Mass. Protective Companies  
18 Chestnut Street
- GRANT, CHARLES H., K.C.—Edmonton, Alberta, Can  
Grant & Stewart  
513 McLeod Building
- GRAVES, R. B.—Wisconsin Rapids, Wis.  
Brazeau & Graves  
Mead-Witter Building, Box 67
- GRAY, HARRY T.—Jacksonville 1, Fla.  
Marks, Marks, Holt, Gray & Yates  
1321 Graham Building
- GREEN, ALFRED A.—Daytona Beach, Fla.  
Green & West  
224 South Beach Street  
P. O. Box 430
- GREEN, CHARLES W.—Rochester 4, N. Y.  
Strang, Bodine, Wright & Combs  
800 Powers Building
- GREEN, ROBERT T.—Shelby, Ohio  
Long, Anderson & Green  
Insurance Building
- GREENE, HARRY L.—Atlanta, Ga.  
Neely, Marshall & Greene  
Hurt Building
- GRELLE, ROBERT C.—Madison 3, Wis.  
Grelle & Schlotthauer  
105 Monona Avenue
- GRESHAM, NEWTON—Houston 2, Texas  
Fulbright, Crooker, Freeman & Bates  
State National Bank Building
- GRISSOM, PINKNEY—Dallas 1, Texas  
Thompson, Knight, Harris, Wright & Weisberg  
Republic Bank Building
- GROCE, JOSH H.—San Antonio 5, Texas  
Eskridge & Groce  
911 Frost National Bank Building
- GROOMS, HOBART—Birmingham 3, Ala.  
Spain, Gillon, Grooms & Young  
408 First National Building
- GROSS, DANIEL J.—Omaha 2, Neb.  
Farm Credit Building
- GRUBB, KENNETH P.—Milwaukee 2, Wis.  
Quarles, Spence & Quarles  
828 North Broadway

GRUBB, PAUL N.—Janesville, Wis.  
Dougherty, Grubb & Ryan  
401 Jackman Building

GUESMER, ARNOLD L.—Minneapolis 2, Minn.  
Guesmer, Carson & MacGregor  
Roanoke Building

GUIHER, JAMES M.—Clarksburg (also Charleston)  
26, W. Va.  
Steptoe & Johnson  
Union National Bank Building

GUINER, ROBERT—Akron 8, Ohio  
Slabaugh, Guinier, Ieter & Pflueger  
329 Second National Building

GUNBY, GEORGE—MONTGOMERY, La.  
Sholars & Gunby  
Bernhardt Building

GURNEY, J. THOMAS—Orlando, Fla.  
Suite 305 First National Bank Building

GUTHRIE, THOMAS J.—Des Moines, Iowa  
Parrish, Guthrie, Colflesh & O'Brien  
902 Register and Tribune Building

GUY, ROBERT D.—K.C., Winnipeg, Man., Can.  
Guy, Chappell, DuVall & McCrea  
Electric Railway Chambers

## H

HADERMAN, PHILLIP W. JR.—New York City 4  
Proskauer, Rose, Goetz & Mendelsohn  
11 Broadway

HAIRE, J. RUSSELL—Newport, R. I.  
Sheffield & Harvey  
225 Thames Street  
P. O. Box 133

HALL, ALBERT B.—Dallas, Texas  
American Bonding Company of Baltimore  
Texas Bank Building

HALL, ROBERT E.—Hartford 15, Conn.  
The Aetna Casualty & Surety Co.  
151 Farmington Avenue

HALL, ROY F.—Rockford, Ill.  
Hall & Hall  
Rockford Trust Building

HAMBRIGHT, GEORGE T.—Lancaster, Pa.  
56 North Duke Street

HAMILTON, JOHN S., JR.—Chicago 11, Ill.  
Brown, Carlson & Kiefer  
919 North Michigan Avenue

HAMMETT, H. L.—New Orleans 12, La.  
Whitney Bank Building

HAMMOND, J. TEDFORD—Benton Harbor, Mich.  
204-5 Robinson Building

HAMPTON, JOHN P.—Chicago 4, Ill.  
Dent, Weichelt & Hampton  
1111 The Rookery  
209 South LaSalle Street

HAMRICK, FRED D.—Rutherfordton, N. C.  
Hamrick & Hamrick  
Drawer 470

HANDY, JOHN F.—Springfield, Mass.  
Asst. Gen. Counsel, Massachusetts  
Mutual Life Insurance Co.  
1295 State Street

HANNAH, RICHARDS WESLEY—New York 7, N. Y.  
Attorney of Record for Gen. Acc.  
Fire & Life Assurance Company  
99 John Street

HARBISON, HUGH—Hartford 15, Conn.  
Travelers Insurance Company  
700 Main Street

HARDIE, THORNTON—El Paso, Texas  
Jones, Hardie, Grambling & Howell  
Bassett Tower, Box 153

HARDIN, CALVIN EVANS, JR.—Baton Rouge 6, La.  
Durett & Hardin  
Louisiana National Bank Building

\*HARGRAVE, HERBERT W. J.—New York, N. Y.  
Hargrave, Elbert & Mole  
68 William Street

HARPENDING, A. H.—Elmira, New York  
Mandeville, Buck, Teeter & Harpending  
521-529 Robinson Building

HARPER, H. C.—Sioux City 15, Iowa  
Harper, Sinclair, Gleysteen & Nelson  
612-620 Trimble Building

HARRINGTON, MARK H.—Denver 2, Colo.  
Shuteran, Robinson & Harrington  
812 The Equitable Building

HARRIS, WALTER W.—Scranton 3, Pa.  
O'Malley, Hill, Harris & Harris  
Scranton Electric Building

\*HARRISON, WALTER V.—Baltimore 3, Md.  
1200 Mercantile Trust Building

HART, LAWRENCE E.—Madison 3, Wis.  
Wilkie, Toebeas, Hart & Jackman  
111 South Hamilton Street

HARTER, JOSEPH MORTON—Columbus 15, Ohio  
44 East Broad Street

HARTMAN, CHARLES C.—Baltimore 3, Md.  
New Amsterdam Casualty Company  
227 St. Paul Street

HARTSHORN, EDWIN S.—Asheville, N. C.  
706 Public Service Building

HARVEY, THOMAS P.—Hartford 15, Conn.  
Travelers Insurance Company  
700 Main Street

HASSETT, WM. D.—Buffalo 2, N. Y.  
Rann, Brown, Sturtevant & Kelly  
440 M & T Building

HAVIGHURST, JAMES W.—Cleveland 14, Ohio  
Thompson, Hine & Flory  
1122 Guardian Building

- HAWKINS, KENNETH B.—Chicago 4, Ill.  
Cassels, Potter & Bentley  
1060 The Rookery
- HAWORTH, HORACE S.—High Point, N. C.  
Roberson, Haworth & Reese  
Wachovia Bank & Trust Co. Bldg.
- HAWXHURST, RALPH R.—Chicago, Ill.  
Hawxhurst, Dawson & Hoban  
1 North LaSalle Street
- HAYES, GERALD P.—Milwaukee 2, Wis.  
Bendinger, Hayes & Kluwin  
735 North Water Street
- HAYNES, DAVID C.—Youngstown, Ohio  
1000 City Bank Building
- HEAD, WALTON O.—Dallas 1, Texas  
421 Interurban Building
- HEAFEY, EDWIN A.—Oakland 12, Calif.  
Clark & Heafey  
1102 Latham Square Building
- HEALY, T. J.—New York, N. Y.  
Duncan & Mount  
27 William Street
- HEARD, MANNING W.—Hartford, Conn.  
690 Asylum Avenue
- HEBERT, FELIX—Providence, R. I.  
Suite 702, Turks Head Building
- HECKER, HAROLD F.—St. Louis 1, Mo.  
Walther, Hecker, O'Herin & Walther  
1316 Mississippi Valley Trust Building  
506 Olive Street
- \*HEFFERNAN, HENRY J.—Augusta, Ga.  
Marion Building
- HEFT, CARROLL R.—Racine, Wis.  
Heft & Burgess  
201 Sixth Street
- HEIDELBERG, R. W.—Hattiesburg, Miss.  
Heidelberg & Roberts  
5th Floor, Citizens Bank Building
- HEILMAN, FERDINAND D.—Saginaw, Mich.  
Heilman & Purcell  
Bearinger Building
- HEISKELL, A. LONGSTREET—Memphis, Tenn.  
Shepherd, Owen & Heiskell  
711 First National Bank Building
- HENRY, LESLIE P.—Boston 16, Mass.  
Vice-President & General Counsel  
American Mutual Lia. Ins. Co.  
142 Berkeley Street
- HENDERSON, EDWARD—Ventura, Calif.  
208 Bank of America Building
- HENDERSON, JOSEPH W.—Philadelphia 2, Pa.  
Rawle & Henderson  
1910 Packard Building
- HENDRICK, LEON F.—Jackson, Miss.  
Standard Life Building  
P. O. Box 906
- HENECHAN, GEORGE E.—St. Louis 2, Mo.  
Bishop, Claiborne & Heneghan  
418 Olive Street
- HENGST, JAMES M.—Columbus 15, Ohio  
Hengst & Trantham  
17 S. High Street, Room 1035
- HENLEY, WILLIAM S.—Hazlehurst, Miss.  
Henley, Jones & Woodliff  
Box 509
- HENNINGER, ZENO F.—Butler, Pa.  
Henninger, Shumaker & Kiester  
6 West Diamond St.
- HENRY, DOUGLAS—Nashville, Tenn.  
Tyne, Peebles, Henry & Tyne  
National Building
- HENRY, E. A.—Little Rock, Ark.  
Barber, Henry & Thurman  
1408-12 Donaghey Building
- HENRY, JOHN A.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- HENSEL, EUGENE L.—Columbus, Ohio  
8 East Long Street
- HEYL, CLARENCE W.—Peoria 2, Ill.  
809 Central National Bank Building
- HIGBEE, W. BROWN—Uniontown, Pa.  
Higbee, Lewellyn & Higbee  
604 Second National Bank Building
- HIGGINS, GROVE LAWRENCE—Syracuse 2, N. Y.  
Higgins, Kelsen, O'Hara & Young  
411 Onondaga Co. Savings Bank Bldg.
- HIGHTOWER, H. G.—Cincinnati 2, Ohio  
1008 Fourth National Bank Bldg.
- HILDEBRAND, RAYMOND—Glendive, Mont.  
Hildebrand & Warren
- HINES, LEON L.—Benkelman, Neb.
- HINSHAW, JOSEPH—Chicago 2, Ill.  
Hinshaw & Culbertson  
1 North LaSalle Street
- HITESHEW, H. O.—Parkersburg, W. Va.  
Russell, Hiteshow, Adams & Hickel  
Box 510
- HOBSON, J. P. JR.—Pikeville, Ky.  
Hobson & Scott  
205½ Fourth Street
- HOBSON, ROBERT P.—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building
- HOCKER, LON JR.—St. Louis 1, Mo.  
Jones, Hocker, Gladney & Grand  
407 North 8th Street
- HOCKER, LON O.—St. Louis 1, Mo.  
Jones, Hocker, Gladney & Grand  
407 North 8th Street
- HODGES, EARL S.—Springfield, Ill.  
601-4 Leland Office Building

- HOFFMAN, WALTER E.—Norfolk 10, Va.  
Breedon & Hoffman  
1107-13 National Bank of Commerce Bldg.
- HOLLAND, ROBERT B.—Dallas 1, Texas  
Strasburger, Price, Holland, Kelton & Miller  
300 Gulf States Building
- HOLMAN, B. E.—Fayetteville, Tenn.  
Holman & Holman  
Northeast Corner Public Square
- HOLMES, ARTHUR C.—Baltimore 3, Md.  
United States Fidelity & Guaranty Co.  
Calvert & Redwood Streets
- HOLMES, GEORGE MAYNARD—Aberdeen, Miss.  
McFarland & Holmes  
133 East Commerce Street
- HOLT, PARKER—Fort Myers, Fla.  
Henderson, Franklin, Starnes & Holt  
Collier Building, Box 1111
- HOOPES, C. A.—Marysville, Ohio  
Hoopes, Sanders & Hoopes  
127½ West Fifth Street, Box 186
- HORN, CLINTON M.—Cleveland 13, Ohio  
McKeehan, Merrick, Arter & Stewart  
28th Floor, Terminal Tower
- HORNER, J. M., JR.—Asheville, N. C.  
708 Jackson Building
- HOWARD, FRANK—Worcester, Mass.  
Proctor, Killeen & Howard  
390 Main Street
- HOWELL, CHARLES COOK—Jacksonville 2, Fla.  
Howell, McCarthy, Lane & Howell  
601 Atlantic National Bank Building
- HOWELL, CHARLES COOK, JR.—Jacksonville 2, Fla.  
Howell, McCarthy, Lane & Howell  
601 Atlantic National Bank Building
- HOWELL, CHARLES M. JR.—Kansas City 6, Mo.  
Howell, Jacobs & Howell  
1115 Commerce Building
- HOWELL, WILLIAM D.—Cleveland, Ohio  
Howell, Roberts & Duncan  
1026 Guardian Building
- HUBBARD, MOSES G. JR.—Utica, N. Y.  
Fuller, Brown, Hubbard & Felt  
1119-26 First National Bank Building
- HUDSON, DOUGLAS—Fort Scott, Kan.  
Hudson & Hudson  
Suite 5, Marble Building
- HUDSON, ROBERTS P.—Saulte Ste. Marie, Mich.  
Hudson, Coates & Kline  
308-311 Adams Building
- HUGGARD, RICHARD—Columbus, Ohio  
16 East Broad Street
- HUGHES, JAMES W.—Los Angeles 54, Calif.  
Farmers Automobile Ins. Exchange  
4680 Wilshire Boulevard
- HUGHES, JOHN H.—Syracuse 2, N. Y.  
Mackenzie, Smith & Michell  
Onondaga County Savings Bank Bldg.
- HUGUS, WRIGHT—Wheeling, W. Va.  
Schmidt, Hugus & Laas  
Central Union Trust Building
- HULEN, MRS. ELIZABETH—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building
- HULL, JAMES M. JR.—Augusta, Ga.  
Hull, Barrett, Willingham & Towill  
1015-1021 Southern Finance Building
- HUNT, CHARLES L.—Concordia, Kas.  
Hunt & Baldwin  
202½ West Sixth Street
- HUNT, JOHN H.—Topeka, Kansas  
Wheeler, Brewster, Hunt & Goodell  
401 Columbian Building
- HUNT, ROLLO F.—Duluth 2, Minn.  
Hunt, Palmer & Hood  
800 Lonsdale Building
- HUNTER, JAY T.—Peoria 2, Ill.  
Hunter, Kavanaugh, McLaughlin & Bond  
718 Commercial National Bank Building
- HUTCHINS, FRED S.—Winston-Salem, N. C.  
Reynolds Building
- HUTSON, CHAS. T.—Seattle 4, Wash.  
Ballinger, Hutson & Truscott  
Hoge Building
- HUTTON, WILLIAM E.—Denver 1, Colo.  
The Capitol Life Insurance Company  
Capitol Life Building, P. O. Box 1200
- HYDE, ROBERT C.—Poplar Bluff, Mo.  
State Bank Building
- HYMAN, WILLIAM A.—New York 7, N. Y.  
111 Fulton Street
- HYNES, JOHN F.—Des Moines 7, Iowa  
Employers Mutual Casualty Company  
210 7th Street
- I
- INGLE, JOHN J.—Winston-Salem, N. C.  
Ingle, Rucker & Ingle  
Wachovia Bank Building
- IRVINE, JOHN E.—Steubenville, Ohio  
Smith, Francis & Irvine  
Sinclair Building
- J
- JACKSON, H. CLAIR—Kalamazoo 8, Mich.  
Jackson, Fitzgerald & Dalm  
219 West Lovell Street
- JACKSON, J. KIRKMAN—Birmingham 3, Ala.  
Jackson, Rives & Pettus  
812-21 Massey Building

- JACKSON, THOMAS B.—Charleston 22, W. Va.  
Jackson, Kelly, Morrison & Moxley  
1601 Kanawah Valley Building
- JACOBSON, HOWARD H.—Rye, N. Y.  
47 Wainwright Street
- JACOBSON, STANLEY V.—Milwaukee 2, Wis.  
720 East Wisconsin Avenue
- JAINSEN, WILSON C.—Hartford, Conn.  
Hartford Acc. & Ind. Co.  
690 Asylum Street
- JAMES, CHARLES V.—Norwich, Conn.  
Brown & James  
303 Thayer Building
- JAMES, MURRAY G.—Wilmington, N. C.  
Carr, James & Carr  
609 Murchison Building
- JAMESON, W. J.—Billings, Mont.  
Coleman, Jameson & Lamey  
Electric Building, Box 2109
- JAMIESON, ROBERT G.—Detroit 26, Mich.  
Brown, Jamieson, MacLean, Dyll & Marentay  
400 United Artists Building
- JAMISON, ROBERT H.—Cleveland 14, Ohio  
Garfield, Baldwin, Jamison, Hope & Ulrich  
1425 Guardian Building
- JANUARY, SAMUEL M.—Denver 2, Colo.  
January & Yegge  
604 Equitable Building
- JARRETT, JOSEPH W.—Los Angeles 15, Calif.  
Hon & Jarrett  
315 West 9th Street
- JENNINGS, CLAYTON F.—Lansing 8, Mich.  
Shields, Ballard, Jennings & Taber  
1400 Olds Tower Building
- JENNINGS, DALE C.—Pittsburgh 19, Pa.  
1101 Berger Building
- JOHNSON, CHARLES EDWARD—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Bank Building
- JOHNSON, E. M.—Lumberton, N. C.  
Johnson & Johnson  
Johnson Building, Box 1097
- JOHNSON, F. CARTER, JR.—New Orleans 12, La.  
Porteous & Johnson  
American Bank Building
- JOHNSON, HAROLD A.—Detroit 26, Mich.  
Bodman, Longley, Bogle, Middleton & Armstrong  
1400 Buhl Bldg.
- JOHNSON, LOWELL R.—Kansas City, Mo.  
Johnson & Davis  
412 Commerce Building
- JOHNSON, RUSSELL V.—Oklahoma City 2, Okla.  
Miley, Hoffman, France & Johnson  
1706 First National Building
- JOHNSTON, JOHN E.—Greenville, S. C.  
Franklin National Life Building
- JONES, C. BAXTER—Macon, Ga.  
Jones, Jones & Sparks  
1007-1020 Persons Building
- JONES, DeVANE KING—Tuscaloosa, Ala.  
Jones, Dominick & McEachin  
Alston Building
- JONES, EDMUND L.—Washington 5, D. C.  
Hogan & Hartson  
810 Colorado Building
- JONES, JOSEPH MERRICK—New Orleans 12, La.  
Jones, Flanders, Wacchter & Walker  
842 Canal Building
- JONES, L. BARRETT—Jackson 113, Miss.  
Jones & Ray  
614 Lamar Building
- JONES, THOMAS LEWIS—Pittsburgh 19, Pa.  
1204 Grant Building
- JORDAN, BIRKETT F.—Gainesville, Fla.  
Jordan, Lazonby & Dell  
Baird Office Building
- JORDAN, JOHN Y. JR.—Asheville, N. C.  
Jordan & Horner  
Jackson Building
- JORDAN, WELCH—Greensboro, N. C.  
Smith, Wharton & Jordan  
1011 Jefferson Standard Building

## K

- KADYK, DAVID J.—Chicago 3, Ill.  
Lord, Bissell & Kadyk  
135 South LaSalle Street
- KAHIN, GEORGE—Seattle 4, Wash.  
Kahin & Carmody  
Central Building
- KAHRS, WILLIAM A.—Wichita 2, Kansas  
Cowan, Kahrs & Nelson  
624 Fourth National Bank Building
- KAMMER, ALFRED CHARLES—New Orleans 12, La.  
Rosen, Kammer, Wolff, Hopkins & Burke  
Hibernia Bank Building
- KARR, DAY—Seattle 1, Wash.  
Karr, Karr & Tuttle  
Room 1210, 1411 4th Avenue Building
- KARR, PAYNE—Seattle 1, Wash.  
Karr, Karr & Tuttle  
Room 1210, 1411 4th Avenue Building
- KEARNEY, J. L.—Los Angeles 15, Calif.  
Standard Oil Building
- KEARNEY, WILLIAM JAMES JR.—New Orleans 12, La.  
Christovich & Kearney  
American Bank Building
- KEARSLEY, HERBERT J.—Boston 9, Mass.  
Manager, New England Claim Dept. London  
Guarantee & Acc. Co. & Phoenix Ind. Co.  
141 Milk Street

- KEENAN, THOMAS W.—Shenandoah, Iowa  
Keenan & Clovis  
Box 3
- KEENON, R. W.—Lexington 15, Ky.  
Keenon, Huguelet & Odear  
504 Security Trust Company
- KEITH, QUENTIN—Beaumont, Texas  
Cecil & Keith  
Perlstein Building
- KELLER, A. BRUCE—Pittsburg, Kan.  
Keller, Burnett, Owsley & Wilbert  
204 National Bank Building
- KELLER, PAUL E.—Chicago 90, Ill.  
Benefit Association of Railway Employees  
901 Montrose Avenue, P. O. Box 790
- KELLEY, DEAN W.—Lansing 7, Mich.  
Kelley, Sessions & Kelley  
326 Mutual Building
- KELLEY, JAMES E.—St. Paul 2, Minn.  
Bundlie, Kelley, Finley & Maun  
425 Hamm Building
- KELLEY, THOMAS D.—Kansas City 6, Mo.  
500 Insurance Exchange Building
- KELLY, AMBROSE B.—Providence, R. I.  
American Mutual Fire Ins. Co.  
1500 Turks Head Building
- KELLY, FRED H.—Mattoon, Ill.  
Craig & Craig  
1803 Broadway
- KELLY, T. PAYNE, JR.—Tampa 1, Fla.  
McKay, Macfarlane, Jackson & Ferguson  
First National Bank Building
- KELLY, WILLIAM A.—Akron 8, Ohio  
Wise, Roetzel, Maxon, Kelly & Andress  
1110 First Central Tower
- KEMPER, W. L.—Houston 2, Texas  
Shell Building
- KENLINE, H. C.—Dubuque, Iowa  
Kenline, Roedell, Hoffman & Reynolds  
Bank & Insurance Building
- KENNEDY, FRANK H.—Charlotte 2, N. C.  
706-10 Law Building
- KENNEDY, HAYES—Chicago 4, Ill.  
Ryan, Condon & Livingston  
231 South LaSalle Street, Room 983
- KERNAN, WARNICK J.—Utica 2, N. Y.  
Kernan & Kernan  
Devereaux Block
- KERR, NELSON R.—Baltimore 3, Md.  
Attorney, New Amsterdam Cas. Co.  
227 St. Paul Place
- KERR, WILLIAM L.—Midland, Texas  
Whitaker, Turpin, Kerr, Smith & Brooks  
Box 913, First National Bank Building
- KETTERER, JOHN G.—Canton 2, Ohio  
Day, Cope, Ketterer, Raley & Wright  
1110 First National Bank Building
- KIGHTLINGER, PAUL E.—Warren, Ohio  
301-2 Union Savings & Trust Building
- KING, ALVIN O.—Lake Charles, La.  
McCoy, King, Anderson, Hall & Swift  
515 Weber Building
- KING, BERT—Wichita Falls, Texas  
King, Dawson & Jones  
Suite 430, Allison-Duncan Building
- KING, EARL—Memphis, Tenn.  
King, King & Laughlin  
First National Bank Building
- KING, JOHN C.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- KING, OLIVER K.—White Plains, N. Y.  
Peoples Bank Building
- KIPLINGER, JOHN H.—Rushville, Ind.  
American National Bank Building
- KISSAM, LEO T.—New York City 5  
Garey, Desvernine & Kissam  
63 Wall Street
- KISTNER, JOHN R.—Cleveland, Ohio  
1128 Leader Building
- KITCH, JOHN R.—Chicago 3, Ill.  
General Counsel, Security Mutual Cas. Co.  
105 South LaSalle Street, Borland Bldg.
- KITTELL, R. G.—Henderson, N. C.  
Perry & Kittrell  
Law Building
- KIVETT, AUSTIN W.—Milwaukee 3, Wis.  
Kivett & Kasdorf  
Suite 7164  
Plankinton Building
- KLAW, ABEL—Wilmington, Del.  
DuPont Building  
1616 Walnut Street, Philadelphia, Pa.
- KLEIN, RICHARD HENRY—Sunbury, Pa.  
230 Market Street
- KLOHR, PHILIP C.—Chicago 3, Ill.  
Klohr & Merrick  
105 South LaSalle Street
- KLOSTERMEYER, HOWARD R.—Charleston 21, W. Va.  
Spilman, Thomas & Battle  
Room 1101, Kanawha Banking & Trust Bldg.
- KLUWIN, JOHN A.—Milwaukee 2, Wis.  
Bendinger, Hayes & Kluwin  
735 North Water Street
- KNEPPER, WILLIAM E.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- KNIGHT, DEWEY—Miami 32, Fla.  
Knight, Underwood & Cullen  
1117 Ingraham Building
- KNIGHT, HARRY S.—Sunbury, Pa.  
Bittner Trust Building
- KNIGHT, WILLIAM D.—Rockford, Ill.  
Central National Bank Building

KNOWLES, WILLIAM F.—Kansas City 6, Mo.  
Sprinkle & Knowles  
Suite 515, Lathrop Building

KNUDSON, BENNETT O.—Albert Lea, Minn.  
Meighen, Knudson & Sturtz  
First National Bank Building

KOCH, ROSCOE R.—Philadelphia 1, Pa.  
Asst. Gen. Counsel, Ins. Co. of N. Amer.  
1600 Arch Street

KOONTZ, PAUL G.—Kansas City 6, Mo.  
Kemp, Koontz, Clagett & Norquist  
904 Insurance Exchange Building

KOTTIGEN, HECTOR—New York 7, N. Y.  
General Reinsurance Corporation  
90 John Street

KRAMER, DONALD W.—Binghamton, N. Y.  
Kramer, Night & Wales  
Security Mutual Building

KRISTELLER, LIONEL, P.—Newark 2, N. J.  
Kristeller & Zucker  
744 Broad Street

KUHNS, BARTON H.—Omaha 2, Neb.  
Finlayson, McKie & Kuhns  
800-807 First National Bank Building

## L

LABRUM, J. HARRY—Philadelphia 2, Pa.  
Conlen, LaBrum & Beechwood  
1507 Packard Building

LACEY, RALPH B.—Detroit 26, Mich.  
Lacey, Scroggie, Lacey & Buchanan  
Dime Building

LACOSTE, ROGER, K. C.—Montreal 1, Canada  
Lacoste & Lacoste  
221 St. James Street, West

LAMB, EDWARD H.—Rochester 4, N. Y.  
Webster, Lamb & Webster  
719 Union Trust Building

LAMFROM, LEON B.—Milwaukee 2, Wis.  
Lamfrom, Tighe, Engelhard & Peck  
Bankers Building

LAMKIN, E. T.—Monroe, La.  
McHenry, Lamkin & Snellings  
Box 1663, Bernhardt Building

LANCASTER, J. L., JR.—Dallas 1, Texas  
Robertson, Jackson, Payne & Lancaster  
505 Republic Bank Building

LANDIS, M. L.—Van Wert, Ohio  
Counsel, Central Manufacturers' Mut. Ins. Co.  
857 South Washington Street

LANE, COLLIS GUNDY—Columbus 15, Ohio  
16 East Broad Street

LANE, EDWARD L., JR.—Jacksonville 2, Fla.  
Howell, McCarthy, Lane & Howell  
601 Atlantic National Bank Building

LANG, SYLVAN—San Antonio 5, Texas  
Lang, Byrd, Cross & Ladon  
2417 Transit Tower

LANGDALE, HARLEY—Valdosta, Ga.  
Langdale, Smith & Tillman  
106 West Hill Avenue

LANTAFF, WILLIAM C.—Miami 32, Fla.  
Walton, Hubbard, Schroeder, Lantaff & Atkins  
913 Alfred I. DuPont Building

LAWS, ARTHUR H.—Denver 2, Colo.  
Bancroft, Blood & Laws  
Suite 728 University Building

LAWTON, JAMES F.—Boston 8, Mass.  
Room 246, Kimball Building  
18 Tremont Street

LAYMAN, J. R.—Elizabethtown, Ky.  
Layman & Layman

LAYMON, PAUL E.—Detroit 32, Mich.  
640 Temple Avenue

LAZONBY, J. LANCE—Gainesville, Fla.  
Jordan, Lazonby & Dell  
Baird Office Building

LEAHY, JOHN S.—St. Louis 2, Mo.  
Leahy & Leahy  
1105 Commerce Building, 418 Olive St.

LEAHY, JOHN S., JR.—St. Louis 2, Mo.  
Leahy & Leahy  
1105 Commerce Building, 418 Olive St.

LEE, DAVID F.—Norwich, N. Y.  
Lee, Gallagher & Lee  
23 North Broad Street

LEEDOM, BOYD—Rapid City, S. D.  
Philip, Leedom & Driscoll  
First National Bank Building  
Box 190

LEFTWICH, CHARLES W.—Columbus 16, Ohio  
Farm Bureau Mutual Auto Ins. Co.  
246 North High Street

LEPINE, ABRAHAM—Tucson, Ariz.  
4225 East Whittier

LEROY, J. HENRY—Elizabeth City, N. C.  
Carolina Building, Box 298

LESEMANN, RALPH F.—East St. Louis, Ill.  
Baker, Lesemann, Kagy & Wagner  
511-521 Murphy Building

LEVI, CLYDE R.—Ashland, Ky.  
Professional Arts Building

LEVIN, SAMUEL—Chicago 4, Ill.  
Levin, D'Isa & Arpaia  
Continental Illinois Bank Building  
231 South LaSalle Street

LEVINESS, CHARLES T.—Baltimore 2, Md.  
LeViness & Duckett  
1412 Munsey Building

LEVIT, BERT W.—San Francisco 4, Calif.  
Long, Levit, Cunningham & White  
Merchants Exchange Building

- LEVY, ADRIAN F.—Galveston, Texas  
Levy & Levy  
United States National Bank Bldg.
- LEVY, LEONARD B.—New Orleans 12, La.  
Dufour, St. Paul & Levy  
1006 Canal Building
- LEWIS, R. K.—West Palm Beach, Fla.  
Earnest, Lewis & Smith  
Guaranty Building
- LIDDON, WALKER—Fort Pierce, Fla.  
Liddon, Fee & Parker  
205 South Second Street
- LILLY, A. J.—Baltimore 3, Md.  
Maryland Casualty Company
- LIMBACH, ARTHUR L.—New Philadelphia, Ohio  
Fisher, Limbach, Smith & Renner  
The Ohio Savings & Trust Building
- LIPSCOMB, HUBERT S.—Jackson 109, Miss.  
Lipscomb & Davis  
Millsaps Building
- LIPSCOMB, THOMAS E.—Cleveland 14, Ohio  
Thompson, Hine & Flory  
Guardian Building
- LIPSCOMB, WILLIAM—Dallas 1, Texas  
Malone, Lipscomb, Seay & Shuford  
508-514 Southland Life Building
- LITTLE, JAMES—Big Spring, Texas  
State National Bank Building
- LITTLETON, OLIVER W.—Baltimore 3, Md.  
Atty. Claim Dept., Fidelity & Dep. Co. of Md  
Fidelity Building
- LOYD, FRANK T., JR.—Camden, N. J.  
Starr, Summerill & Lloyd  
S.W. 4th & Market Streets
- LOYD, L. DUNCAN—Chicago 3, Ill.  
Lord, Bissell & Kadyk  
135 South LaSalle Street
- LOCKE, C. H., K.C.—Vancouver, B. C.  
Locke, Lane, Guild & Sheppard  
703 Rogers Building
- LOCKE, L. J.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- LONG, LAWRENCE A.—Denver 2, Colo.  
638 Symes Building
- LONG, STANLEY B.—Seattle 4, Wash.  
Bogle, Bogle & Gates  
603 Central Building
- LONG, T. J.—Atlanta, Ga.  
Matthews, Long & Moore  
1417 First National Bank Building
- LOOMIS, OLIVER M.—South Bend 8, Ind.  
417 Odd Fellows Building
- LORD, JOHN S.—Chicago 3, Ill.  
Lord, Bissell & Kadyk  
135 South LaSalle Street
- LOVE, F. C.—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Building
- LOWE, R. E.—Spokane 8, Wash.  
Paine, Lowe & Coffin  
622 Spokane & Eastern Building
- LOWTHER, W. E.—New York 3, N. Y.  
Phoenix-London Group  
55 Fifth Avenue
- LUCAS, WILDER—St. Louis 1, Mo.  
Sullivan, Finley & Lucas  
1515 Ambassador Building
- LUCE, ROBERT T.—Chicago 4, Ill.  
208 South LaSalle Street
- LUHN, JOHN A.—Baltimore 3, Md.  
V.-P. & Gen. Attorney, Fidelity & Deposit Co.  
of Md. & Amer. Bonding Co. of Baltimore  
Fidelity Building
- LUSK, JOHN A. JR.—Gadsden, Ala.  
Lusk & Burns  
First National Bank Building
- Mac
- MACCARTER, WILLIAM J. JR.—Chester, Pa.  
Crozer Building, Suite 502
- MACNAMARA, H. S.—Chicago 1, Ill.  
Asst. Gen. Counsel, Federal Life Ins. Co.  
168 North Michigan Avenue
- M
- MADDIN, JOHN KEITH—Nashville 3, Tenn.  
Maddin, Bailey & Powell  
Nashville Trust Building
- MADISON, GEORGE T.—Bastrop, La.  
Madison, Madison & Files  
P. O. Box 510
- MADISON, J. G.—Tuscaloosa, Ala.  
Foster, Rice, Madison & Rosenfeld
- MAGUIRE, RAYMER F.—Orlando, Fla.  
Maguire, Voorhis & Wells  
P. O. Box 633
- MAHONEY, GEOFFREY P.—Minneapolis 2, Minn.  
2120 Rand Tower
- MAHONEY, WILLIAM B.—Portland 3, Maine  
120 Exchange Street
- MALONE, RALPH WALDO—Dallas 1, Texas  
Malone, Lipscomb, Seay & Shuford  
508-514 Southland Life Building
- MANGIN, WILLIAM B.—Syracuse 2, N. Y.  
Brown, Mangin & O'Connor  
1603 State Tower
- MANIER, MILLER—Nashville 3, Tenn.  
Manier & Crouch  
Baxter Building, 216 Union Street

- MANIER, WILL R. JR.—Nashville 3, Tenn.  
Manier & Crouch  
Baxter Building  
216 Union Street
- MANN, FRANK C.—Springfield, Mo.  
Mann & Mann  
910 Landers Building
- MANSFIELD, WALTER A.—Detroit 26, Mich.  
909-10 Lafayette Building
- MARBLE, HARRY E.—Cincinnati, Ohio  
Marble & Vordenberg  
Union Central Building
- MARCHAL, VERNON L.—Greenville, Ohio  
Marchal & Tillman  
140 West 4th Street
- MARCUS, DAVID C.—Beaumont, Texas  
Marcus, Carrington & Weller  
Goodhue Building
- MARKHAM, J. HENSON—Jacksonville 1, Fla.  
Osborne, Copp & Markham  
Barnett Nat. Bank Bldg., P. O. Box 537
- MARKLEY, EDWARD A.—Jersey City 3, N. J.  
Collins & Corbin  
1 Exchange Place
- MARKS, SAM R.—Jacksonville 1, Fla.  
Marks, Marks, Holt, Gray & Yates  
1321 Graham Building
- MARKS, SUMTER D.—New Orleans 12, La.  
Phelps, Dunbar, Marks & Claverie  
United Fruit Building
- MARRINER, RUFUS S.—Washington, Pa.  
Marriner & Wiley  
Washington Trust Building
- MARRYOTT, FRANKLIN J.—Boston 17, Mass.  
Liberty Mutual Insurance Company  
175 Berkeley Street
- MARSHALL, E. A.—Huntington 9, W. Va.  
Fitzpatrick, Strickling & Marshall  
900 First Huntington National Bank Building
- MARSHALL, LESTER B.—Chicago 3, Ill.  
135 South LaSalle Street
- MARSHALL, REMBERT—Atlanta, Ga.  
Neely, Marshall & Greene  
1040 Hurt Building
- MARTIN, CLARENCE E.—Martinsburg, W. Va.  
Martin & Seibert  
The Peoples Trust Building
- MARTIN, FRANK J.—Gadsden, Ala.  
Hood, Inzer, Martin & Suttle  
American National Bank Building  
Box 429
- MARTIN, FRED E.—Norfolk, Va.  
301 Dean Building  
201 Plume Street
- MARTIN, GEORGE D.—Lancaster, Ohio  
Drinkle & Martin  
106 Equitable Building
- MARTIN, JOHN B.—Philadelphia 10, Pa.  
Duane, Morris & Heckscher  
1617 Land Title Building
- MARTIN, WILLIAM FRANCIS—New York 4, N. Y.  
30 Broad Street
- MARTIN, WILLIAM LOGAN—Birmingham 3, Ala.  
Martin, Turner & McWhorter  
600 North 18th Street
- MASON, STEVENS T.—Detroit 26, Mich.  
Mason, Davidson, Parker & Kaess  
2034 National Bank Building
- MASON, WILLIAM CLARKE—Philadelphia 9, Pa.  
Morgan, Lewis & Bockius  
2107 Fidelity-Philadelphia Trust Building
- MASTERS, RICHARD C.—Lansing 3, Mich.  
Vice-President & Asst. Gen. Counsel  
Auto-Owners Insurance Company  
615 North Capitol Avenue
- MATHEWS, JOHN ELIE—Jacksonville, Fla.  
Bisbee Building
- MATTHEWS, DOUGLAS W.—Atlanta, Ga.  
Matthews, Long & Moore  
1417 First National Bank Building
- MATTHEWS, WM. M.—Dayton 2, Ohio  
Matthews & Altick  
25 North Main Street
- MATTHIAS, RUSSELL H.—Chicago 2, Ill.  
Ekern, Meyers & Matthias  
1 North LaSalle Street
- MATZ, EDMUND L.—Bellaire, Ohio  
First National Bank Building
- MAURICE, STEWART—New York 6, N. Y.  
149 Broadway
- MAUTZ, ROBERT T.—Portland 4, Ore.  
Wilbur, Beckett, Oppenheimer, Mautz & Souther  
1001 Board of Trade Building
- MAWHINNEY, DONALD M.—Syracuse 1, N. Y.  
Hiscock, Cowie, Bruce, Lee & Mawhinney  
300 First Trust & Deposit Company
- MAXWELL, DAVID F.—Philadelphia, Pa.  
Edmonds, Obermayer & Rebmann  
1418 Packard Building
- MAY, ALBERT E.—Omaha 2, Neb.  
Swatt, May & Royce  
705 Keeline Building
- MAY, JOHN G. JR.—Richmond 19, Va.  
May, Simpkins, Young and Rudd  
Mutual Building
- MAY, PHILIP S.—Jacksonville 2, Fla.  
Crawford & May  
1106 Lynch Building
- MAY, RALPH J.—Oklahoma City 2, Okla.  
Bulla, May & Bynum  
460 First National Building

- MAYER, CHARLES L.—Shreveport, La.  
Jackson & Mayer  
1030 Giddens Lane Building
- MAYNE, WALTER R.—St. Louis 1, Mo.  
Fordyce, White, Mayne, Williams & Hartman  
506 Olive Street
- MAYS, DAVID J.—Richmond 19, Va.  
Tucker, Mays, Cabell & Moore  
1407 State Planters Bank Building
- MEAD, J. S.—Birmingham, 3, Ala.  
Davies & Mead  
512 Jackson Building
- MEADER, HENRY C.—Montgomery 4, Ala.  
Mead, Jones & Murray  
906-10 First National Bank Building
- MEAGHER, I. E.—Minneapolis 2, Minn.  
Meagher & Geer  
1006 First National Soo-Line Building
- MEHAFFY, JAMES W.—Houston 2, Texas  
Baker, Botts, Andrews & Wharton  
Esperson Building
- MEHIGAN, IRVING PATRICK—Milwaukee 2, Wis.  
Buitts & Mehigan  
208 E. Wisconsin Avenue
- MENDES, WILLIAM B.—New York, N. Y.  
Duncan & Mount  
27 William Street
- MERCIER, LUCIEN H.—Washington 5, D. C.  
401-3 Metropolitan Bank Building
- MERLEY, K. L.—Chicago, 1, Ill.  
Asst. Counsel, Federal Life Insurance Co.  
168 N. Michigan Avenue
- MERRICK, HUBERT C.—Chicago 3, Ill.  
Klohr & Merrick  
105 South LaSalle Street
- MERRELL, C. F.—Indianapolis 4, Ind.  
Slaymaker, Merrell, Locke & Reynolds  
Consolidated Building
- MERRILL, HUGH D.—Anniston, Ala.  
Merrill, Merrill & Vardaman  
Commercial National Bank Building  
Box 286
- MERRILL, HUGH D. JR.—Anniston, Ala.  
Merrill, Merrill & Vardaman  
Commercial National Bank Bldg., Box 286
- MERRILL, WILLIAM FOLSOM—Showhegan, Maine  
Merrill & Merrill  
Merrill Block
- MERRIMAN, L. M.—Vero Beach, Fla.
- MERRITT, RICHARD H.—Pensacola, Fla.  
Merritt & Newberry  
American National Bank Building
- MERSHON, M. L.—Miami 8, Fla.  
Evans, Mershon, Sawyer, Johnson & Simmons  
Box 1390  
First National Bank Building
- MEYERS, ALLEN—Topeka, Kas.  
Meyers, Gault, Marshall & Hawks  
New England Building
- MICHAELS, WILLIAM C.—Kansas City 6, Mo.  
Michaels, Blackmar, Newkirk, Eager & Swanson  
906 Commerce Building
- MIDDLEBROOKS, GROVER—Atlanta 3, Ga.  
1324 William-Oliver Building
- MILAM, ARTHUR Y.—Jacksonville 1, Fla.  
Milam, McIlvaine & Milam  
1211 Greenleaf Building
- \*MILEY, MORTIMER B.—Minneapolis 2, Minn.  
Nicollet at 24th
- MILLER, ALEX M.—Des Moines 9, Iowa  
Miller, Huebner & Miller  
Equitable Building
- MILLER, DALE F.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- MILLER, JOHN L.—Pittsburgh 19, Pa.  
Duff, Scott & Smith  
815 Berger Building
- MILLER, J. WESTON—Springfield, Mo.  
926 Woodruff Building
- MILLER, OLIVER H.—Des Moines, Iowa  
Suite 403, Equitable Building
- MILLER, VAUGHN—Chattanooga 2, Tenn.  
Miller, Miller & Martin  
Volunteer Building
- MILLS, BALLINGER—Galveston, Texas  
Terry, Calvin & Mills  
Union Station Building
- MILTON, CHARLES C.—Worcester 8, Mass.  
Parker, Milton & Riley  
State Mutual Building  
340 Main Street
- MITCHELL, JAMES E.—Bangor, Maine  
Eastern Trust Building
- MOELLER, FREDERICK A.—Boston, Mass.  
Henry, Moeller, Aggott & Goodale  
142 Berkeley Street
- MONNET, CLAUDE—Oklahoma City 2, Okla.  
Monnet, Hayes & Brown  
First National Building
- MONTAGUE, J. E.—Duluth, Minn.  
Abbott, MacPherran, Dancer & Montague  
1000 Alworth Building
- MONTGOMERY, RICHARD B. JR.—New Orleans 12, La.  
Montgomery, Fenner & Brown  
1103-6 Maritime Building
- MOORE, ALVIN O.—Chattanooga 2, Tenn.  
Spurlock, Spears, Reynolds & Moore  
707 Chattanooga Bank Building
- MOORE, BENJAMIN ALLSTON—Charleston 3, S. C.  
Moore & Mouzon  
2 Gillon Street

- MOORE, BEVERLY C.—Greensboro, N. C.  
Sapp & Moore  
Suite 604 Dixie Bldg.
- MOORE, JOHN W. D.—Columbus 16, Ohio  
Farm Bureau Mutual Auto Insurance Co.  
246 N. High Street
- MOORE, ROBERT M.—Chicago 3, Ill.  
Kitch, Moore & Tressler  
1200-105 S. LaSalle Street
- MOREHEAD, CHARLES A.—Miami 32, Fla.  
Morehead, Pallot, Smith, Green & Phillips  
Ingraham Building
- MORENO, ARTHUR A.—New Orleans 12, La.  
Lemle, Moreno & Lemle  
Hibernia Bank Building
- MORFORD, JAMES R.—Wilmington 28, Del.  
Marvel & Morford  
212 Delaware Trust Building
- MORGAN, B. L.—Amarillo, Texas  
Morgan, Culton, Morgan & Britain  
Oliver Eakle Building
- MORRIS, CHARLES W.—Louisville 2, Ky.  
Morris & Garlove  
Marion E. Taylor Building
- MORRIS, LARRY W.—Houston 2, Texas  
Sewell, Taylor, Morris & McGregor  
Second National Bank Building
- MORRIS, LESLIE W.—Frankfort, Ky.  
Farmers Deposit Bank Building  
216 W. Main Street
- MORRIS, STANLEY C.—Charleston 26, W. Va.  
Stepcoe & Johnson  
P. O. Box 1588
- MORSE, RUPERT G.—Kansas City 13, Mo.  
Employers Reinsurance Corporation  
P. O. Box 2088
- MORTON, R. A. D.—El Paso, Texas  
Suite 555, First National Bank Building
- MOSER, HENRY S.—Chicago 2, Ill.  
Sonnenschein, Berkson, Lautmann, Levinson  
& Morse  
77 West Washington Street
- MOSER, W. EDWIN—St. Louis 2, Mo.  
Moser, Marsalek, Dearing & Carpenter  
330 Pierce Building
- MOSES, HENRY C.—New York City 5  
Moses, Nehrbas & Tyler  
20 Pine Street
- MOSMAN, O. C.—Kansas City 6, Mo.  
Mosman, Rogers, Bell & Conrad  
904 Bryant Building
- MOUL, CHARLES E.—LeRoy, Ohio  
Assistant Superintendent of Claims  
Ohio Farmers Insurance Company
- MOUNT, THOMAS F.—Philadelphia 2, Pa.  
Rawle & Henderson  
1910 Packard Building
- MUDD, J. P.—Birmingham 3, Ala.  
914 Massey Building
- MULVIHILL, ALFRED F.—Chicago 3, Ill.  
Zurich Gen. Acc. & Lia. Ins. Co.  
135 South LaSalle Street
- MUNGALL, DANIEL—Philadelphia 5, Pa.  
General Accident Fire & Life Assur. Corp., Ltd.  
414 Walnut Street
- MURPHY, JAMES R. (RAY)—New York 7, N. Y.  
Association of Casualty & Surety Executives  
60 John Street
- MURPHY, JOSEPH B.—Syracuse 2, N. Y.  
Murphy & Young  
1104 State Tower Building
- MURPHY, JOSEPH HAWLEY—Syracuse 2, N. Y.  
Murphy & Young  
1104 State Tower Building
- MURPHY, KENNETH J.—Los Angeles 13, Calif.  
Suite 909, Rowan Building
- MURPHY, MILTON C.—North Platte, Nebraska  
Beatty, Clarke & Murphy  
212 North Dewey
- MURRAY, CLAPHAM, JR.—Baltimore 3, Md.  
Maryland Casualty Company
- MURRAY, GEORGE C.—Sheldon, Iowa  
Security Investment Building
- MURRAY, JAMES L.—Indianapolis 4, Ind.  
Murray, Mannon, Fairchild & Stewart  
8 E. Market Street, Rooms 326-332
- MUSE, LEONARD G.—Roanoke 4, Va.  
Woods, Rogers, Muse & Walker  
306-17 Boxley Building
- MUSGRAVE, EDGAR—Des Moines 9, Iowa  
Whitfield, Musgrave, Selvy & Fillmore  
616 Insurance Exchange Building
- MYERS, FRANK HAMMETT—Washington 5, D. C.  
Frost, Myers & Towers  
723 15th Street, N.W.
- MYERS, S. P.—Racine, Wis.  
Helm, Myers & Gillett  
526 Monument Square
- Mc
- MCALISTER, DAVID I.—Washington, Pa.  
63 South Main Street
- MCCADDEN, J. E.—Memphis 3, Tenn.  
Armstrong, McCadden, Allen, Braden &  
Goodman  
Commerce Title Building
- MCCALL, HARRY—New Orleans 12, La.  
Chaffe, McCall, Bruns, Toler & Phillips  
724 Whitney Building
- MCCAMEY, HAROLD E.—Pittsburgh 19, Pa.  
Dickie, Robinson & McCamey  
Suite 2415, Grant Building

- McCAMPBELL, H. H. JR.—Knoxville 08, Tenn.  
Green, Webb & McCampbell  
803 Burwell Building
- MCCARROLL, CLARENCE—Owensboro, Ky.  
Woodward, Dawson & Bartlett  
221½ St. Ann Street
- MCCARTHY, EDWARD JR.—Jacksonville 2, Fla.  
Howell, McCarthy, Lane & Howell  
601 Atlantic National Bank Building
- MCCARY, JOE T.—Nashville 3, Tenn.  
Hickerson, McCary & Crownover  
Third National Bank Building
- MCCASLIN, WM. R.—Rapid City, Mich.
- MCCATCHY, DEVEREAUX F.—Atlanta 3, Ga.  
Smith, Kilpatrick, Cody, Rogers & McClatchey  
1045 Hurt Building
- MCCLENDON, WILLIAM H., JR.—New Orleans 12, La.  
Richards Building
- MCCOMAS, CHARLES H.—Bel Air, Md.  
McComas and James  
21 Courtland Street
- MCCOMB, EDGAR—Denver 2, Colo.  
McComb, Nordmark & Zarlengo  
First National Bank Building
- MCCONNELL, D. H.—Pittsburgh, Pa.  
Law & Finance Building
- MCCONNELL, F. BRITTON—Los Angeles 15, Calif.  
General Counsel, Pacific Employers Insurance  
Co. and Unity Mutual Life & Acc. Ins. Co.  
1033 South Hope Street
- MCCONNELL, ROBERT M.—Knoxville 1, Tenn.  
Frantz, McConnell & Seymour  
Burwell Building
- MCCORMICK, ROBERT M.—New York City 5  
McCormick, Eckel & McCormick  
55 Liberty Street
- MCCOY, CHARLES A.—Lake Charles, La.  
McCoy, King, Anderson, Hall & Swift  
515 Weber Building
- MCDONALD, W. PERCY—Memphis 1, Tenn.  
McDonald & McDonald  
Commerce Title Building, P. O. Box 123
- MCEACHRON, JOHN A., JR.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern National Bank Building
- MCELRAEVY, JOHN JR.—New York 7, N. Y.  
75 Fulton Street
- McFADDIN, JOHN M.—Rockville, Ind.  
McFaddin & McFaddin  
Rockville National Bank Building
- McFALL, JOHN M.—Baltimore 3, Md.  
United States Fidelity & Guaranty Company  
Calvert & Redwood Streets
- McGINN, DENIS—Escanaba, Mich.  
1103 Escanaba National Bank Building
- McGOUGH, PAUL J.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern National Bank Building
- \*MCGUGIN, DAN E.—Nashville 3, Tenn.  
Keeble, Keeble & McGugin  
Commerce-Union Bank Building
- McGUIRK, JAMES J., JR.—New York City 8  
Counsel, Globe Indemnity Company  
150 William Street
- MCHANEY, POWELL B.—St. Louis 3, Mo.  
General American Life Insurance Co.  
1501 Locust Street
- McILVAINE, EUGENE T.—Jacksonville 1, Fla.  
Milam, McIlvaine & Milam  
Greenleaf Building
- McINERNEY, WILBERT—Washington 5, D. C.  
900 Albee Building  
1426 G Street, N.W.
- McKAY, JOHN G.—Miami 32, Fla.  
McKay, Dixon & DeJarnette  
First National Bank Building
- McKELVEY, W. R.—Seattle 4, Wash.  
Skeel, McKelvey, Henke, Evenson & Uhlmann  
Insurance Building
- McKENNA, JAMES J.—Chicago 4, Ill.  
166 West Jackson Boulevard
- McKENNETT, FRED A.—Newark 2, N. J.  
830 Broad Street
- McKESSON, THEODORE G.—Phoenix, Ariz.  
Luhrs Tower
- McLAUGHLIN, D. HAYES—Boston 16, Mass.  
Lumbermens Mutual Casualty Company  
260 Tremont Street
- McLAUGHLIN, EUGENE D.—Peoria 2, Ill.  
Hunter, Kavanagh, McLaughlin & Bond  
718 Commercial National Bank Building
- McLAUGHLIN, JOHN T.—Reno, Nev.  
Ayers, Pike & McLaughlin  
309 First National Bank Building
- McLEAN, DICKSON—Lumberton, N. C.  
McLean & Stacy  
The National Bank of Lumberton Building  
Drawer 1087
- McLEAN, EDWARD D.—Mankato, Minn.  
Smith & McLean  
402 National Citizens Bank Building
- McLENDON, L. P.—Greensboro, N. C.  
Brooks, McLendon, Brim & Holderness  
Southeastern Building
- McLOUGHLIN, JAMES J.—New York 6, N. Y.  
111 Broadway
- McNAMARA, J. PAUL—Columbus 8, Ohio  
Druggan & Gingham  
8 East Long Street

- McNAMARA, WILLIAM F.—Chicago 3, Ill.  
Fidelity & Casualty Company of N. Y.  
135 South LaSalle Street
- McNEAL, HARLEY J.—Cleveland 13, Ohio  
1250 Terminal Tower Building
- McNEAL, IRA B.—Sharon, Pa.  
Service, McNeal, Cusick & Isenberg  
107 East State Street
- McNETT, WALTER—Ottumwa, Iowa  
McNett, Kuhns & McNett  
106 North Market Street
- McTIGHE, DESMOND J.—Norristown, Pa.  
McTighe, Markel & Coates  
400 DeKalb Street
- McVAY, DON—Leroy, Ohio  
General Counsel, Ohio Farmers Ins. Co.

## N

- NAMAN, W. W.—Waco, Texas  
Naman, Howell & Boswell  
Amicable Building
- NANGLE, JOHN J.—St. Louis 2, Mo.  
Utilities Insurance Company  
4th Floor Pierce Building
- NASH, FRANCIS M.—Bradford, Pa.  
Nash & Mutzabaugh  
City Hall
- NAUJOKS, HERBERT H.—Chicago 2, Ill.  
Ekern, Meyers & Matthias  
1 North LaSalle Street
- \*NAVE, FREDERIC G.—Tucson, Ariz.  
Valley National Bank Building
- NEAL, ROBERT R.—Chicago 4, Ill.  
Assistant General Counsel  
North American Accident Ins. Co.  
209 S. LaSalle Street
- NEALE, BEN M.—Springfield, Mo.  
Neale, Newman, Neale, Freeman & Wampler  
701-708 Woodruff Building
- NEELY, EDGAR A.—Atlanta, Ga.  
Neely, Marshall & Greene  
1040 Hurt Building
- NEELY, ROBERT D.—Omaha, Neb.  
Dressler & Neely  
Brandeis Theater Building
- NELSON, ARTHUR E.—St. Paul 1, Minn.  
Nelson & Mohan  
1615 Pioneer Building
- NELSON, P. H.—Columbia 23, S. C.  
Nelson, Mullins & Grier  
902-905 Palmetto Building
- NELSON, ROBERT M.—Memphis 3, Tenn.  
Columbian Mutual Tower
- NESBIT, FRANK F.—Washington 5, D. C.  
Metropolitan Bank Building
- NEWMAN, DANIEL S.—Pittsburgh 19, Pa.  
2415 Grant Building  
Dickie, Robinson & McCamey
- NEWMAN, HARRISS—Wilmington, N. C.  
908 Murchison Building
- NICHOLS, HENRY W.—New York 6, N. Y.  
Vice-President and General Counsel  
National Surety Corporation  
4 Albany Street
- NICHOLSON, ROBERT J.—Youngstown 3, Ohio  
715 Mahoning Bank Building
- NICKERSON, PALMER R.—Baltimore 2, Md.  
Due, Nickerson & Whiteford  
605 Title Building
- NIEHAUS, JOHN M.—Chicago 2, Ill.  
Miller, Gorham, Wescott & Adams  
One North LaSalle Street
- NILLES, HERBERT G.—Fargo, N. D.  
Nilles, Oehlert & Nilles  
504 Black Building
- NIX, ABIT—Athens, Ga.  
Erwin, Nix & Birchmore  
Southern Mutual Building
- NOLAN, HENRY G.—Calgary, Alberta, Canada  
Hannah, Nolan, Chambers, Might & Saucier  
600-603 Lancaster Building
- NOLL, ROBERT M.—Marietta, Ohio  
Peoples Bank Building
- NOONAN, CHARLES F.—Minneapolis, Minn.  
Dorsey, Coleman, Barker, Scott & Barber  
1300 First National Soo Line Building
- NOONE, CHARLES A.—Chattanooga 2, Tenn.  
Suite 603, Chattanooga Bank Building
- NORDMARK, GODFREY—Denver 2, Colo.  
McComb, Nordmark & Zarlengo  
1020 First National Bank Building
- NORMANN, FRANK S.—New Orleans 12, La.  
16th Floor, Hibernia Bank Building
- NOTNAGEL, LELAND H.—Toledo 4, Ohio  
Lord, Hayward, Smith & Notnagel  
Nicholas Building
- NUGENT, JAMES E.—Kansas City 6, Mo.  
Morrison, Nugent, Berger, Hecker & Buck  
17th Floor, Bryant Building
- NULTON, P. E.—Pittsburg, Kas.  
Nulton & Letton  
First National Bank Building
- NUTTLE, HAROLD C.—Baltimore 3, Md.  
Atty. Claim Dept., Fidelity & Deposit  
Company of Maryland  
Fidelity Building

## O

- O'BRIEN, F. J.—Rochester, Minn.  
115 First Avenue, S.W.

O'BRIEN, MATTHEW J.—Chicago 4, Ill.  
O'Brien, Hanrahan & Keogh  
3520 Board of Trade Building

O'CONNOR, JAMES H.—Syracuse 2, N. Y.  
Brown, Mangin & O'Connor  
1603 State Tower Building

ODOM, H. TALBOT—Greenwood, Miss.  
Box 674

O'FARRELL, WILLIAM T.—Charleston, W. Va.  
Brown, Jackson & Knight  
Kanawha Valley Building

O'HARA, JAMES M.—Utica, N. Y.  
309 Foster Building  
and 117 W. Dominick Street  
Rome, N. Y.

O'HEARN, JOHN V.—St. Paul 4, Minn.  
Anchor Casualty Company  
2700 University Avenue

O'HERIN, WILLIAM—St. Louis 1, Mo.  
Walther, Hecker, O'Herin & Walther  
506 Olive Street

O'KELLEY, A. FRANK—Tallahassee, Fla.  
Keen & O'Kelley  
Rose Building

OLDS, JAMES—Akron 8, Ohio  
(H. A. Waltz & James Olds)  
913 Second National Building

OLIVER, ALLEN—Cape Girardeau, Mo.  
Oliver & Oliver  
402-406 Himmelberger-Harrison Bldg.

OLIVER, RICHARD L.—Los Angeles 14, Calif.  
Oliver & Corfman  
535 Roosevelt Building  
727 West 7th Street

O'MALLEY, THOMAS J.—New York, N. Y.  
45 John Street

OMAN, RALPH—Topeka, Kas.  
Stone, McClure, Webb, Johnson & Oman  
National Bank of Topeka Building

O'NEILL, EDWARD T.—Fond du Lac, Wis.  
General Claims Attorney  
Threshermens Mutual Insurance Co.  
104 South Main Street

ORLANDO, SAMUEL P.—Camden, N. J.  
709 Market Street

ORR, CHARLES N.—St. Paul 1, Minn.  
Ott, Stark & Kidder  
Minnesota Building

ORR, GEORGE WELLS—New York 7, N. Y.  
80 John Street

OSBORNE, H. P.—Jacksonville 1, Fla.  
Osborne, Copp & Markham  
1625 Barnett National Bank Building  
P. O. Box 537

OWENS, DEAN—Rome, Ga.  
Matthews, Owens & Maddox  
13½ East Third Avenue

OWENS, GROVER T.—Little Rock, Ark.  
Owens, Ehrman & McHaney  
Pyramid Building

# P

PALMER, RAY G.—Duluth 2, Minn.  
Hunt, Palmer & Hood  
800 Lonsdale Building

PARK, ARTHUR A.—San Francisco 4, Calif.  
Worthington, Park & Worthington  
Russ Building

PARKER, ALEXANDER W.—Richmond 19, Va.  
Christian, Barton, Parker & Boyd  
506 Mutual Building

PARKER, G. W., JR.—Fort Worth, Texas  
Bryan, Stone, Wade & Agerton  
2206 Fort Worth National Bank Building

PARKER, HAROLD T.—Mt. Holly, N. J.  
Powell & Parker  
117 Main Street

PARKER, LEO B.—Kansas City 6, Mo.  
Parker & Knipmeyer  
900 Waltower Building

PARNELL, ANDREW W.—Appleton, Wis.  
Benton, Bosser, Becker & Parnell  
115 North Appleton Street

PARRISH, J. L. JR.—Des Moines, Iowa  
Partish, Guthrie, Colflesh & O'Brien  
902 Register & Tribune Building

PARRY, R. P.—Twin Falls, Idaho  
Parry, Keenan, Robertson & Daly  
Fidelity National Bank Bldg., Box 534

PATTERSON, J. B.—Wichita 2, Kan.  
Hershberger, Patterson, Hook, Kirkpatrick &  
Jones  
1301 Union National Bank Building

PAUSCH, FRED E.—Baltimore 3, Md.  
Manager, Bonding Claim Dept.,  
Maryland Casualty Company

PEEBLES, JAMES MCADEN—Nashville, Tenn.  
Tyne, Peebles, Henry & Tyne  
National Building

PELGRIFT, DELANCEY—Hartford 3, Conn.  
Pelgrift, Blumenfeld & Nair  
49 Pearl Street

PENDER, WM. C.—Norfolk 19, Va.  
Pender & Robertson  
619 Western Union Building

PENTECOST, F. J.—Henderson, Ky.  
Pentecost & Dorsey  
300-304 Ohio Valley National Bank Building

PERRY, BENNETT H.—Henderson, N. C.  
Perry & Kittrell  
Law Building

PETRINI, JAMES—Bakersfield, Calif.  
Borton, Petrini, Conron & Borton  
Professional Building, Box 528

PTAU, WILLIAM E.—Youngstown 3, Ohio  
710-711 Union National Bank Building

PHELAN, THOMAS N., K.C.—Toronto, Ontario, Can  
Phelan, O'Brien & Phelan  
Federal Building

PICKREL, WM. G.—Dayton 2, Ohio  
Pickrel, Schaeffer & Ebeling  
613-625 Gas & Electric Building

PIERCE, CLAYTON B.—Oklahoma City 2, Okla.  
Pierce, Rucker, Mock, Tabor & Duncan  
2401 First National Bank Building

PIERSON, WELCOME D.—Oklahoma City 2, Okla.  
Short & Pierson  
1515 First National Building

PIKE, MILES N.—Reno, Nev.  
Ayres, Pike & McLaughlin  
309 1st National Bank Building

PIRNIE, NELSON R.—Albany 7, N. Y.  
Ainsworth & Sullivan  
State Bank Building

PITTS, J. L.—Alexandria, La.  
Stafford & Pitts  
Guaranty Bank Building

PITTS, WILLIAM McLEAN—Selma, Ala.  
Pitts & Pitts  
1008½ Water Avenue

PLATZ, HENRY A.—Lansing, Mich.  
Wolverine Insurance Company

PLAUCHE, S. W.—Lake Charles, La.  
Plauche & Plauche  
Weber Building

PLEDGER, CHARLES E. JR.—Washington 5, D. C.  
Washington Building  
15th Street and New York Avenue N.W.

POISSON, LOUIS J.—Wilmington, N. C.  
Poisson, Campbell & Marshall  
420 Tide Water Building

POMERENE, WARNER M.—Coshocton, Ohio  
Pomerene & Burns  
Coshocton National Bank Building

POORE, HARRY T.—Knoxville 02, Tenn.  
Poore, Kramer, Cox & Overton  
Fidelity Bankers Trust Building

POPPER, JOSEPH W.—Macon, Ga.  
Petsons Building

PORTEOUS, WM. A. JR.—New Orleans 12, La.  
Porteous & Johnson  
2008 American Bank Building

POWELL, ARTHUR G.—Atlanta 3, Ga.  
Powell, Goldstein, Frazer & Murphy  
Citizens & Southern National Bank Bldg.

POWERS, LELAND—Boston 10, Mass.  
Powers & Hall  
30 Federal Street

PRICE, PAUL E.—Chicago 2, Ill.  
McKinley & Price  
33 North LaSalle Street

PRICKETT, WILLIAM—Wilmington 7, Del.  
404 Equitable Building

PRIEST, MYRL F.—St. Paul 4, Minn.  
Anchor Casualty Company  
2700 University Avenue

PRINGLE, SAMUEL W.—Pittsburgh 19, Pa.  
Dalzell, McFall, Pringle & Bredin  
450 Fourth Avenue

PROCTOR, CHARLES W.—Worcester 8, Mass.  
Proctor, Killeen & Howard  
390 Main Street

PRYOR, THOMAS BRADY, JR.—Fort Smith, Ark.  
Pryor, Pryor & Dobbs  
Merchants National Bank Building

## Q

QUINLIVAN, RAY J.—St. Cloud, Minn.  
Atwood & Quinlivan  
Western Union Building

QUINN, HENRY I.—Washington 5, D. C.  
Woodward Building

## R

RALEY, DONALD W.—Canton 2, Ohio  
Lynch, Day, Lynch, Cope & Ketterer  
1110 First National Bank Building

RAMEY, T. B., JR.—Tyler, Texas  
Ramey, Calhoun, Marsh, Brelsford & Sheehy  
Citizens National Bank Building

RAMIREZ, CHARLES E.—Ancon, C. Z.  
Van Siden & Ramirez  
6 Tivoli Avenue, P. O. Box 124

RANDALL, JOHN D.—Cedar Rapids, Iowa  
American Trust Building

RAUB, EDWARD B., JR.—Indianapolis 4, Ind.  
White, Wright & Boleman  
Room 1510 Merchants Bank Building

RAY, FRANK O.—Alpine, Texas  
214-217 Fuller Building

RAY, PAUL H.—Salt Lake City 1, Utah  
Ray, Quinney & Nebeker  
Suite 921, Kerns Building

REAGAN, FRANKLIN E.—St. Louis 1, Mo.  
Sievers & Reagan  
1515 Paul Brown Building

REAVILL, R. B.—Duluth 2, Minn.  
Holmes, Mayall, Reavill & Neimeyer  
900 Alworth Building

REDEKER, HARRY S.—Philadelphia 1, Pa.  
The Fidelity Mutual Life Ins. Co.  
The Parkway at Fairmount Avenue

REDFORD, CARROLL M.—Glasgow, Ky.  
Fairmets National Bank Building

REED, CLYDE—Fort Wayne 2, Ind.  
Eggeman, Reed & Cleland  
1201 Old First Bank Building

- REED, H. M.—Waterloo, Iowa  
Reed & Beers  
537 Black Building
- REED, HENRY J.—Chicago 3, Ill.  
Claim Attorney for Zurich Ins. Co.  
135 S. LaSalle Street
- REED, PETER—Cleveland, Ohio  
McKeehon, Merrick, Alter & Stewart  
2800 Terminal Tower
- REEDER, P. E.—Kansas City 2, Mo.  
Suite 809, Scarritt Building
- REEVES, G. L.—Tampa 1, Fla.  
Reeves, Allen & Johnson  
Box 2111
- REID, MAX B.—Blytheville, Ark.  
Reid, Evard & Roy  
Lynch Building
- REYNOLDS, FRANCIS V.—Providence 3, R. I.  
724 Industrial Trust Building
- REYNOLDS, HUGH E.—Indianapolis 4, Ind.  
Slaymaker, Merrell, Locke & Reynolds  
750 Consolidated Building
- RHODES, CHRIS L.—Tulsa 3, Okla.  
Crouch, Rhodes & Crowe  
1128 Hunt Building
- RHODES, FREDERICK ATLAS—Kansas City 10, Mo.  
Central Surety & Insurance Corp.  
P. O. Box 207
- RICE, J. PERCIVAL—Dallas 1, Texas  
24th Floor, Mercantile Bank Building
- RICE, ROBERT H.—Elyria, Ohio  
Elyria Savings Building
- RICH, ERNEST A.—Minneapolis 2, Minn.  
826 First National Soo-Line Building
- RICHARDSON, CHESTER D.—Kenosha, Wis.  
Dale Building
- RICHARDSON, FORREST E.—Portland 3, Maine  
Robinson, Richardson & Leddy  
85 Exchange Street
- RICHARDSON, JOHN E.—Glasgow, Ky.  
New Farmers National Bank Building
- RIEPE, CARL C.—Burlington, Iowa  
Hirsch, Riepe & Wright  
506-13 Tama Building
- RIVERS, GEORGE L. BUIST—Charleston, S. C.  
Hagood, Rivers & Young  
28 Broad Street, Box 903
- RIVES, AL G.—Birmingham 3, Ala.  
Jackson, Rives & Pettus  
818-21 Massey Building
- ROBBIE, JOSEPH H., JR.—Mitchell, S. D.  
207 Realty Building
- ROBERTS, E. A.—Philadelphia 1, Pa.  
President, Fidelity Mutual Life Ins. Co.  
The Parkway at Fairmount Avenue
- ROBERTS, H. MELVIN—Cleveland, Ohio  
Howell, Roberts & Duncan  
1026 Guardian Building
- ROBERTS, KLINE L.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- ROBERTS, M. M.—Hattiesburg, Miss.  
Heidelberg & Roberts  
Citizens Bank Building
- ROBERTS, MELVIN M.—Cleveland, Ohio  
Howell, Roberts & Duncan  
1026 Guardian Building
- ROBERTSON, J. B.—Kansas City 13, Mo.  
Employers Reinsurance Corporation  
P. O. Box 2088
- ROBINETTE, IVAN—Phoenix, Ariz.  
Gust, Rosenfeld, Divilbess, Robinette & Linton  
Professional Building
- ROBINSON, CLEMENT F.—Portland 3, Maine  
Robinson, Richardson & Leddy  
85 Exchange Street
- ROBINSON, HOWARD L.—Clarksburg, W. Va.  
Robinson & Stump  
Union Bank Building
- ROBINSON, MEMORY L.—Birmingham 3, Ala.  
Lange, Simpson, Robinson & Somerville  
1029 Frank Nelson Building
- ROBINSON, THOMAS N.—Benton Harbor, Mich.  
403 Fidelity Building
- ROCAP, JAMES E.—Indianapolis 4, Ind.  
Rocap & Rocap  
129 East Market Street
- ROCHE, DONALD M.—Chicago 4, Ill.  
Continental Casualty Company  
175 West Jackson Blvd., Room 715
- RODE, ALFRED—Seattle 1, Wash.  
Shank, Belt, Rode & Cook  
1401 Joseph Vance Building
- RODEY, PEARCE CODDINGTON—Albuquerque, N. M.  
Rodey, Dickason & Sloan  
First National Bank Building  
P. O. Box 558
- ROEMER, ERWIN W.—Chicago 3, Ill.  
Gardner, Carton & Douglas  
33 South Clark Street
- ROGOSKI, ALEXIS J.—Muskegon, Mich.  
Hackley Union National Bank Building
- ROLLINS, H. BEALE—Baltimore 2, Md.  
629 Title Building
- ROMANACH, GUILLERMO DIAZ—Havana, Cuba  
Obispo No. 53, The Trust Company Bldg.
- ROSEWATER, STANLEY M.—Omaha 2, Neb.  
Rosewater, Mecham, Shackelford & Stoehr  
City National Bank Building
- ROSS, JAMES H.—Oklahoma City, Okla.  
Ross & Earnheart  
APCO Tower

- ROWE, ROYCE G.—Chicago 40, Ill.  
Lumbermens Mutual Casualty Co.  
Mutual Insurance Building  
4750 Sheridan Road
- ROYSTER, JOHN H.—Peoria 2, Ill.  
809 Central National Bank Building
- RUARK, ROBERT—Raleigh, N. C.  
Ruark & Ruark  
Suite 1008, Insurance Building
- RUDOLPH, HAROLD W.—New Canaan, Conn.  
Gerrish Lane
- RUNALS, CLARENCE R.—Niagara Falls, N. Y.  
Franchot, Runals, Cohen, Taylor & Mallam  
425-446 Gluck Building
- RUNKLE, CLARENCE B.—Los Angeles, 14, Calif.  
Crider, Runkle & Tilson  
650 South Spring Street
- RUST, ADLAI H.—Bloomington, Ill.  
Gen. Counsel, State Farm Mutual Auto Ins. Co.  
State Farm Mutual Building
- RUTHERFORD, W. HAROLD—Chicago 4, Ill.  
Hartford Accident & Indemnity Co.  
1329 Insurance Exchange
- RYAN, CHARLES F.—Rutland, Vt.  
Ryan, Smith & Carbine  
Mead Building
- RYAN, FRANK P.—Worcester 8, Mass.  
Ryan & Harrington  
332 Main Street
- RYAN, LEWIS C.—Syracuse, N. Y.  
Hancock, Dorr, Ryan & Shove  
Hills Building
- RYAN, STANLEY M.—Janesville, Wis.  
Dougherty, Grubb & Ryan  
401 Jackman Building

## S

- SADLER, W. H.—Birmingham 3, Ala.  
Sadler & Sadler  
1316 Comer Building
- SADLER, W. H., JR.—Birmingham 3, Ala.  
Sadler & Sadler  
1316 Comer Building
- SALMON, CARL S.—Amsterdam, N. Y.  
53 East Main Street
- SALMON, DEL B.—Schenectady 5, N. Y.  
521 State Street
- SAMPSON, RICHARD HUNT—Los Angeles 14, Calif.  
Tripp, Callaway, Sampson & Dryden  
210 West Seventh Street
- SANFORD, WILLIAM C.—Reno, Nev.  
Withers, Edwards, Sanford & Horgan  
43 North Sierra Street
- SAPP, ARMISTEAD, W.—Greensboro, N. C.  
Sapp & Moore  
604 Dixie Building
- SARGENT, A. H.—Cedar Rapids, Iowa  
Sargent, Spangler & Hines  
Merchants National Bank Building
- SAYAGE, LEONARD H.—Oklahoma City 2, Okla.  
Savage, Gibson & Benefield  
2701 APCO Tower
- SAWYER, ELMER WARREN—New York, N. Y.  
Wattets, Cowen & Baldrige  
116 John Street
- SAWYER, HERBERT S.—Miami 32, Fla.  
Evans, Mershon, Sawyer, Johnston & Simmons  
First National Bank Building  
Box 1390 (8)
- SAXBY, RUSSELL G.—Columbus 16, Ohio  
Care White Castle System  
555 West Goodale Street, P. O. Box 1498
- SCALLEN, RAYMOND A.—Minneapolis 2, Minn.  
Faegre & Benson  
1260 Northwestern Bank Building
- SCHACHT, WM. C.—Rochester, Minn.  
Schacht & Schacht  
100 First Avenue Building
- SCHELL, WALTER O.—Los Angeles 14, Calif.  
Schell & Delamer  
215 W. Seventh Street
- SCHENCK, WILLIAM E.—New York 7, N. Y.  
U. S. Guarantee Company  
90 John Street
- SCHISLER, J. HARRY—Baltimore 3, Md.  
Mgr. and Attorney Claim Department  
Fidelity & Deposit Company of Maryland  
and American Bonding Co. of Baltimore  
Fidelity Building
- SCHLIFF, ALBERT C.—Springfield, Ill.  
Brown, Hay & Stephens  
714 First National Bank Building
- SCHLOTTHAUER, GEORGE MCD.—Madison, Wis.  
Grelle & Schlotthauer  
105 Monona Avenue
- SCHNEIDER, PHILIP J.—Cincinnati 2, Ohio  
Waite, Schindel & Bayless  
1318 Union Central Life Building
- SCHOBINGER, WILLIAM—New York 3, N. Y.  
London Guarantee & Acc. Co.  
55 Fifth Avenue
- SCHOENBORN, J. URLIN—Columbus, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- SCHROEDER, H. J.—Stevens Point, Wis.  
Hardware Mutual Casualty Company
- SCHULTZ, PETER A.—Buffalo, N. Y.  
Steele & Schultz  
1054-60 Ellicott Square
- SCHWARTZ, WILBUR C.—St. Louis 1, Mo.  
722 Chestnut Street
- SCOTT, JOHN W.—Joplin, Mo.  
Scott & Scott  
Suite 512-516, Joplin National Bank Bldg.

- SCOTT, PAUL R.—Miami 6, Fla.  
Loftin, Anderson, Scott, McCarthy & Preston  
Ingraham Building, Box 1069
- SCOTT, PAUL W.—Huntington, W. Va.  
Scott & Ducker  
Suite 1100, 1st Huntington Nat. Bank Bldg.
- SCROGGIE, LEE J.—Detroit 26, Mich.  
Lacey, Scroggie, Lacey & Buchanan  
Dime Building
- SEARL, WILLIAM C.—Lansing, Mich.  
Secretary and General Counsel,  
Auto-Owners Insurance Company  
615 North Capitol Avenue, Box 660
- SEARS, BARNABAS F.—Aurora, Ill.  
Sears & Streit
- SEARS, BURTON P.—Evanston, Ill.  
Associate General Counsel  
Washington National Insurance Co.  
610 Church Street
- SEILER, ROBERT E.—Joplin, Mo.  
Seiler, Blanchard & VanFleet  
Joplin National Bank Building
- SELLERS, CHARLES W.—Cleveland 14, Ohio  
Thompson, Hine & Flory  
Guardian Building
- SEMPLE, HAROLD R.—Providence, R. I.  
208 Turks Head Building
- SEXTON, JOHN J.—St. Paul 1, Minn.  
Sexton & Kennedy  
534 Minnesota Building
- SHACKELFORD, GEO. S. JR.—Roanoke 3, Va.  
Cocke, Hazelgrove & Shackelford  
Colonial-National Bank Bldg., Box 565
- SHACKLEFORD, R. W.—Tampa 2, Fla.  
Shackelford, Farrior & Shannon  
700 Tampa Theatre Building
- SHAFFER, HERBERT—Cincinnati 2, Ohio  
Waite, Schindel & Bayless  
1318 Union Central Life Building
- SHANDS, DUGAS—Cleveland, Miss.  
Masonic Building
- SHANNON, GEORGE T.—Tampa 2, Fla.  
Shackelford, Farrior & Shannon  
700 Tampa Theatre Building
- SHAPIRO, JOSEPH G.—Bridgeport, Conn.  
Shapiro & Daly  
945 Main Street
- SHARPE, HOWARD D.—Boston 9, Mass.  
Willard, Allen & Mulkern  
100 Milk Street
- SHAYLOR, CLYDE L.—Ashtabula, Ohio  
National Bank Building
- SHEPPARD, JAMES C.—Los Angeles 13, Calif.  
Sheppard, Mullin, Richter & Balthis  
458 South Spring Street
- \*SHEREFF, JAY—New York, N. Y.  
325 East 79th Street
- SHERIDAN, BERNARD L.—Paola, Kan.  
Sheridan, Bishop & Sullivant  
Whitaker Building
- SHERIFF, JOHN C.—Pittsburgh 19, Pa.  
Sheriff, Lindsay, Weis & McGinnis  
Law & Finance Building
- SHERWOOD, HERBERT M.—Providence 3, R. I.  
Shetwood & Clifford  
1003 Turks Head Building
- SHETLER, STANLEY L.—Chicago, Ill.  
Counsel, Zurich General Accident & Liability  
Insurance Company  
135 South LaSalle Street
- SHIELDS, DAN B.—Salt Lake City 1, Utah  
419 Judge Building
- SHIPMAN, F. L.—Troy, Ohio  
Shipman & Shipman  
320 West Main Street
- SHOHL, WALTER M.—Cincinnati 2, Ohio  
Dinsmore, Shohl, Sawyer & Dinsmore  
1218-1225 Union Central Building
- SHOTWELL, ALDEN T.—Montroe, La.  
Shotwell & Brown  
Ouachita National Bank Building
- SHUGHART, HENRY M.—Kansas City, Mo.  
Commerce Building
- SHULL, DELOSS P.—Sioux City 9, Iowa  
Shull & Marshall  
1109 Badgerow Building
- SHUTTLEWORTH, V. C.—Cedar Rapids, Iowa  
Elliott, Shuttleworth & Ingersoll  
Merchants National Bank Building
- SIMPSON, JAMES A.—Birmingham 3, Ala.  
Lange, Simpson, Robinson & Somerville  
1029 Frank Nelson Building
- SINNETT, THOMAS P.—Rock Island, Ill.  
Sinnott & Britton  
State Bank Building
- SKEEL, E. L.—Seattle 4, Wash.  
Skeel, McKelvy, Henke, Evenson & Uhlmann  
Insurance Building
- SKEEN, J. H.—Baltimore 2, Md.  
Frank, Skeen & Oppenheimer  
1508 First National Bank Building
- SKUTT, V. J.—Omaha, Nebraska  
Home Office Counsel  
Mutual Benefit Health & Accident Association  
3316 Farnam Street
- SLATON, JOHN M.—Atlanta 3, Ga.  
Suite 1009 The 22 Marietta Street Building
- SLAVEN, LANT R.—Williamson, W. Va.  
National Bank of Commerce Bldg.
- SMALLWOOD, JOHN M.—Russellville, Ark.  
Bank of Russellville Building
- SMALLWOOD, ROBERT L. JR.—Oxford, Miss.

- SMITH, C. DOUGLAS—Santa Barbara, Calif.  
Griffith & Thornburg  
7 West Figueroa Street
- SMITH, CHARLES F.—Wausau, Wis.  
Smith, Okoneski, Puchner & Tinkham  
427 4th Street, Thorp Finance Bldg.
- SMITH, CHASE M.—Chicago 40, Ill.  
Smith, Rowe, Howe, Hurley & Bloom  
Mutual Insurance Building  
4750 Sheridan Road
- SMITH, CLATER W.—Baltimore 2, Md.  
Clarke, Thomsen & Smith  
Baltimore Trust Building
- SMITH, E. B.—Boise, Idaho  
Idaho Building
- SMITH, FORREST S.—Jersey City 2, N. J.  
Edwards, Smith & Dawson  
1 Exchange Place
- SMITH, H. L.—Tulsa 3, Okla.  
430-33 Kennedy Building
- SMITH, JULIUS C.—Greensboro, N. C.  
Gen. Counsel, Jefferson Standard Life Ins. Co.  
Smith, Wharton & Jordan  
Jefferson Standard Building
- SMITH, ROBERT H.—Toledo 4, Ohio  
Effler, Eastman, Stichter & Smith  
902 Home Bank Building
- SMITH, SYLVESTER C., JR.—Newark 1, N. J.  
General Attorney, The Prudential  
Insurance Company of America  
18 Bank Street
- SMITH, THOMAS LYNNWOOD—Asheboro, N. C.  
Law Building
- SMITH, WILLIAM P.—Chicago 4, Ill.  
c/o Continental Casualty Co.  
310 South Michigan Ave.
- SMITH, WILLIS—Raleigh, N. C.  
Smith, Leach & Anderson  
Security Bank Building
- SMITHSON, SPURGEON L.—Kansas City 6, Mo.  
Smithson & Stubbs  
724 Rialto Building
- SNATTINGER, IRWIN—Topeka, Kan.  
National Bank of Topeka Building
- SNODGRASS, PHILIP N.—Madison 3, Wis.  
General Casualty Company  
117 East Wilson Street
- SNOW, C. B.—Jackson, Miss.  
Butler & Snow  
Deposit Guaranty Bank Building
- SNOW, EDWARD L.—Meridian, Miss.  
Snow & Covington  
Threefoot Building, P. O. Box 786
- SNYDER, HENRY L.—Allentown, Pa.  
Snyder, Wert & Wilcox  
510 Hamilton Street
- SPAIN, FRANK E.—Birmingham 3, Ala.  
Spain, Gillon, Grooms & Young  
408 First National Building
- SPEER, J. W.—Great Falls, Mont.  
Speer & Hoffman  
First National Bank Building
- SPELLMAN, FRED B. H.—Alva, Okla.  
Mauntel & Spellman  
Box No. 299
- SPRAY, JOSEPH A.—Los Angeles 14, Cal f.  
Spray, Davis & Gould  
341 Roosevelt Building  
727 W. 7th Street
- SPRINKLE, PAUL C.—Kansas City 6, Mo.  
Sprinkle & Knowles  
515 Lathrop Building
- STAFFORD, HAROLD E.—Chippewa Falls, Wis.  
Stafford & Stafford  
First National Bank Building
- ST. CLAIR, ASHLEY—Boston 17, Mass.  
Liberty Mutual Insurance Company  
175 Berkeley Street
- STANLEY, ARTHUR J., JR.—Kansas City 10, Kan.  
Stanley, Stanley, Schroeder,  
Weeks & Thomas  
1106 Huron Building
- STANLEY, W. E.—Wichita 2, Kan.  
Depew, Stanley, Weigand, Hook & Curfman  
830 First National Bank Building
- STANT, DONALD T.—Bristol, Va.—Tenn.  
Stant & Roberts  
Reynolds Arcade Building
- STATHERS, WILLIAM G.—Clarksburg, W. Va.  
Stathers, Stathers & Cantrall  
Goff Building
- STECHEER, JOSEPH D.—Toledo 4, Ohio  
Yager, Bebout & Stecher  
1054-1060 Toledo Trust Building
- STEELE, GORDAN—Buffalo 3, N. Y.  
Steele & Schultz  
1054-1060 Ellicott Square
- STEPHENS, OSCAR A.—Youngstown 3, Ohio  
Stephens & Young  
1102 Mahoning Bank Building
- STEVENS, JOHN MORGAN—Jackson 107, Miss.  
Stevens & Stevens  
Standard Life Building, P. O. Box 906
- STEWART, DON W.—Lincoln 8, Neb.  
Stewart & Stewart  
1412 Sharp Building
- STEWART, JOSEPH R.—Kansas City 10, Mo.  
Asst. to General Counsel  
Kansas City Life Insurance Co.  
3520 Broadway
- STICHTER, WAYNE E.—Toledo 4, Ohio  
Effler, Eastman, Stichter & Smith  
9th Floor, Home Bank Building

- STICKEL, FRED G. JR.—Newark 2, N. J.  
Stickel & Stickel  
Raymond Commerce Building
- STILWILL, C. F.—Sioux City 13, Iowa  
Stilwill, Brackney, Stilwill & Wilson  
Davidson Building
- STINER, L. R.—Hastings, Nebr.  
Stiner, Boslaugh & Stiner  
Clarke Building
- STOCKWELL, E. L.—Los Angeles 14, Calif.  
Pacific Finance Building
- STONE, AITCHMONDE P. JR.—Springfield, Mo.  
Stone & Smith  
Woodruff Building
- STONE, ROBERT—Topeka, Kan.  
Stone, McClure, Webb, Johnson & Oman  
National Bank of Topeka Building
- STOREY, DOUGLASS D.—Harrisburg, Pa.  
Storey & Bailey  
16 North Market Square
- STOUBT, JAMES W.—Reading, Pa.  
Body, Muth & Rhoda  
541 Court Street
- STOVER, WALTER—Watertown, S. D.  
First Citizens National Bank Building
- STRASBURGER, HENRY W.—Dallas 1, Texas  
Strasburger, Price, Holland, Kelton & Miller  
Gulf States Building
- STRATTON, HUBERT C.—Sytacuse, N. Y.  
Bond, Schoeneck & King  
1400 State Tower Building
- STRITE, EDWIN D.—Chambersburg, Pa.  
306 Chambersburg Trust Company Bldg.
- SULLIVAN, CHARLES B.—Albany 7, N. Y.  
Ainsworth & Sullivan  
State Bank Building
- SULLIVAN, JOHN F.—Mandan, N. D.  
Sullivan, Fleck, Kelsch & Lord  
First National Bank Building
- SUTHERLAND, ROBERT J.—Madison 3, Wis.  
Schubring, Ryan, Peterson & Sutherland  
The Power & Light Building
- SWAINSON, CLARENCE A.—Cheyenne, Wyo.  
Hynds Building
- SWANSON, ALVIN W.—Minneapolis 2, Minn.  
Durham & Swanson  
1440 Northwestern Bank Building
- SWANSTROM, GERALD M.—Milwaukee 2, Wis.  
The Northwestern Mutual Life Ins. Co.  
720 East Wisconsin Avenue
- SWARTZ, C. DONALD—Philadelphia 7, Pa.  
Swartz, Campbell & Henry  
Lincoln-Liberty Building
- SWEET, JOE G.—San Francisco 4, Calif.  
Hadsell, Sweet & Ingalls  
Financial Center Building
- SWEET, WILLIAM P.—Kansas City, Mo.  
916 Walnut St. Bldg., 3rd Floor
- SWEITZER, J. MEARL—Wausau, Wis.  
Gen. Counsel, Employers Mut. Liab. Ins. Co.  
407 Grant Building
- SWISHER, B. F.—Waterloo, Iowa  
Swisher, Cohrt & Swisher  
Waterloo Building
- SWISHER, WARREN C.—Chicago 4, Ill.  
Continental Casualty Company  
310 South Michigan Avenue
- SYKES, ROBERT H.—Durham, N. C.  
410-11-12 Geer Building, Box 376
- SYMONS, NOEL S.—Buffalo 2, N. Y.  
Rahn, Brown, Sturtevant & Kelly  
440 M. & T. Building
- T
- TANGEMAN, CARL—Columbus, Ohio  
Vorys, Sater, Seymour & Pease  
52 E. Gay Street
- TAYLOR, EDWARD I.—Hartford 15, Conn.  
The Century Indemnity Co.  
670 Main Street
- TAYLOR, LOWELL—Memphis 3, Tenn.  
Taylor, Quick & Watson  
Commerce Title Building
- TEN EYCK, BARENT—New York 5, N. Y.  
Spence, Hotchkiss, Parker & Duryee  
40 Wall Street
- THOMAS, ADELBERT W.—Cleveland 15, Ohio  
1220 B. F. Keith Building
- THOMAS, ULYSSES S.—Buffalo 2, N. Y.  
719 White Building
- THOMPSON, FLOYD E.—Chicago 3, Ill.  
Poppenhusen, Johnston, Thompson & Raymond  
11 South LaSalle Street
- THOMPSON, GROVER C.—Lexington 3, Ky.  
First National Bank & Trust Co. Bldg.
- THOMPSON, WILL C.—Dallas 1, Texas  
Thompson, Knight, Harris, Wright & Weisberg  
Republic Bank Building
- THOMSEN, ROSSEL C.—Baltimore 2, Md.  
Clark, Thomsen & Smith  
Baltimore Trust Building
- THORNBURY, P. L.—Columbus 16, Ohio  
Farm Bureau Mutual Auto Ins. Co.  
246 North High Street
- THURMAN, HAL C.—Dallas 9, Texas  
Braniff Airways, Love Field
- TINKHAM, RICHARD P.—Hammond, Ind.  
Tinkham & Tinkham  
708 Calumet Building
- TOBIN, ROBERT P.—Chicago 3, Ill.  
135 South LaSalle Street

TOEBAAS, OSCAR T.—Madison 3, Wis.  
Wilkie, Toebaas, Hart & Jackman  
111 South Hamilton Street

TOLBERT, RAYMOND A.—Oklahoma City 2, Okla.  
Embry, Johnson, Crowe, Tolbert & Shelton  
640 First National Building

TOLER, JOHN L.—New Orleans 12, La.  
Chaffe, McCall, Bruns, Toler & Phillips  
724 Whitney Building

TOMPKINS, OSCAR L.—Dothan, Ala.  
Newberry Building

TOOHY, CLIFFORD M.—Detroit 26, Mich.  
Dime Bank Building

TOPPING, PRICE H.—New York 3, N. Y.  
Guardian Life Ins. Co. of America  
50 Union Square

TOUCHSTONE, LUCIAN—Dallas 1, Texas  
1108 Magnolia Building

TOUCHSTONE, O. O.—Dallas 1, Texas  
1108 Magnolia Building

TOWERS, C. D.—Jacksonville 2, Fla.  
Rogers, Towers & Bailey  
508 Consolidated Building

TOWNSEND, MARK, JR.—Jersey City N. J.  
Townsend & Doyle  
921 Bergen Avenue

TRANHAM, HOMER—Columbus 15, Ohio  
Hengst & Tranham  
Room 1035, 17 South High Street

TRAVIS, CECIL F.—Jackson 107, Miss.  
Lotterhos, Travis & Dunn  
1019 Standard Life Building

TRAYNOR, MACK V.—Devils Lake, N. D.  
Traynor & Traynor  
8-9-10-11 Mann Building

TRESSLER, DAVID L.—Chicago 3, Ill.  
Kitch, Moore & Tressler  
1200-105 South LaSalle Street

TRIPLETT, ARTHUR FAIRFAX—Pine Pluff, Ark.  
National Building

TRIPPE, ALVIN C.—Kansas City, Mo.  
Hogsett, Trippe, Depping & Houts  
2900 Fidelity Building

TRUSCOTT, WILLIAM J.—Seattle 4, Wash.  
Ballinger, Hutson & Truscott  
Hoge Building

TSCHUDI, HAROLD—Baltimore 2, Md.  
Semmes, Bowen & Semmes  
Baltimore Trust Building

TUBB, THOMAS JEFFERSON—West Point, Miss.  
18 Court Street

TUCKER, R. C.—Kansas City 6, Mo.  
Harding, Murphy & Tucker  
831 Scarritt Building

TUCKER, WARREN C.—Utica, N. Y.  
Tucker & Bisselle  
P. O. Drawer 530

TURNER, MARK N.—Buffalo 2, N. Y.  
Rann, Brown, Sturtevant & Kelly  
440 M & T Building

TURPIN, ROBERT M.—Midland, Texas  
Whitaker, Turpin, Kerr, Smith & Brooks  
First National Bank Building  
P. O. Box 913

TYLER, MORRIS—New Haven 9, Conn.  
Gumbert, Corbin, Tyler & Cooper  
205 Church Street

## U

UGHETTA, CASPER B.—New York 7, N. Y.  
90 John Street

ULRICH, LESLIE R.—Cleveland 14, Ohio  
Garfield, Baldwin, Jamison, Hope & Ulrich  
1425 Guardian Building

UPSON, J. WARREN—Waterbury 89, Conn.  
Bronson, Lewis, Bronson & Upson  
111 W. Main Street

UZZELL, T. A. JR.—Asheville 2, N. C.  
Johnson & Uzzell  
P. O. Box 7526, Court House Station

## V

VANALSBERG, DONALD J.—Detroit 26, Mich.  
Detroit Automobile Inter-Ins. Exchange  
400 United Artists Building

VAN CLEAVE, THOMAS M.—Kansas City 12, Kan.  
McAnany, Alden, Van Cleave & Phillips  
604 Commercial National Bank Building

VANDUZER, ASHLEY M.—Cleveland 13, Ohio  
McKeehan, Merrick, Arter & Stewart  
Terminal Tower

VAN DYKE, JAMES W.—Paris, Tenn.  
Van Dyke & Dunlap  
Commercial Bank Building

VAN FLEET, HERBERT—Joplin, Mo.  
Seiler, Blanchard & Van Fleet  
Joplin National Bank Building

VAN ORMAN, FRANCIS—Newark 2, N. J.  
V.P. & G. C., Bankers Indemnity Ins. Co.  
15 Washington Street  
Box 247

VAN ORMAN, WAYNE—New York 7, N. Y.  
Van Orman & Harmon  
90 John Street

VAN SICLEN, WM. A.—Bayside, N. Y.  
32-19 211th Street

VARNUM, LAURENT KIMBALL—Grand Rapids, Mich.  
Travis, Merrick, Varnum & Riddering  
1000 Michigan Trust Building

VISER, MORTIMER—Louisville, Ky.  
Davis, Boehl, Viser & Marcus  
Kentucky Home Life Building

VOGEL, LESLIE H.—Chicago 3, Ill.  
Vogel & Bunge  
Suite 901, Borland Building  
105 South LaSalle Street

## W

WAECHTER, ARTHUR J. JR.—New Orleans 12, La.  
Jones, Flanders, Waechter & Walker  
842 Canal Building

WAGNER, RICHARD C.—New York 7, N. Y.  
Association of Casualty & Surety Executives  
60 John Street

WALBURG, HARRY E.—Newark 2, N. J.  
Cox and Walburg  
Raymond-Commerce Building  
11 Commerce Street

WALKER, HENRY B.—Evansville 16, Ind.  
Walker & Walker  
406 Old National Bank Building

WALKER, HENRY B., JR.—Evansville 16, Ind.  
Walker & Walker  
406 Old National Bank Building

WALKER, HOWARD C.—Akron, Ohio  
Walker & Alpeter  
1003 Second National Building

WALKER, WM. M.—Rock Island, Ill.  
Connelly & Walker  
First National Bank Building

WALLER, T. S.—Paducah, Ky.  
Waller, Threlkeld & Whitlow  
501-06 Citizens Savings Bank Bldg.

WALSWORTH, ROSCOE—Boston 9, Mass.  
100 Milk Street

WALTON, MILLER—Miami 32, Fla.  
Walton, Hubbard, Schroeder, Lantaff & Atkins  
913 Alfred I Du Pont Building

WALTZ, HAROLD ADDISON—Akron 8, Ohio  
Waltz & Olds  
912-3-4 Second National Building

WARD, D. L.—New Bern, N. C.  
Dunn Building

WARDLE, FREDERICK C.—Detroit 26, Mich.  
Claims Attorney,  
American Associated Insurance Companies  
1521 National Bank Building

WARE, OWEN WALLER—Baton Rouge, La.  
Albritton, Ware & Litton  
610 Roumain Building

WARNER, C. E.—Minneapolis 2, Minn.  
928 First National Soo Line Building

WARNER, C. F.—Kansas City, Mo.  
1206 Fairfax Building  
11th & Baltimore

WARNER, HENRY C.—Dixon, Ill.  
Box 184, Warner Building

WARNER, MILO J.—Toledo 4, Ohio  
Doyle, Lewis & Warner  
Nicholas Building

WARREN, F. G.—Sioux Falls, S. D.  
Boyce, Warren & Fairbank  
Boyce Building

WARREN, THEODORE E.—Ashtabula, Ohio  
Peoples Building & Loan Building

WASSELL, THOMAS W.—Dallas 1, Texas  
Interurban Building

WATKINS, THOMAS G.—Nashville 3, Tenn.  
Watkins & Crowndover  
723-25-27 Stahlman Building

WATKINS, THOMAS H.—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building

WATKINS, WILLIAM H.—Jackson 105, Miss.  
Watkins & Eager  
Standard Life Building

WATROUS, CHARLES A.—New Haven 7, Conn.  
P. O. Box 1656

WATSON, JAMES W.—Memphis, Tenn.  
Taylor, Quick & Watson  
950 Commerce Title Building

WATTAM, C. C.—Fargo, N. D.  
Wattam, Vogel & Vogel  
20½ Broadway

WATTERS, THOMAS, JR.—New York 7, N. Y.  
Watters, Cowen & Baldrige  
116 John Street

WATTS, OLIN E.—Jacksonville 2, Fla.  
Jennings & Watts  
Barnett National Bank Building

WAY, ALEXANDER B., JR.—Boston 9, Mass.  
Cryan & Way  
35 Broad Street

WEBB, D. C.—Knoxville 8, Tenn.  
Green, Webb & McCampbell  
800 Burwell Building

WEBB, ROBERT L.—Topeka, Kan.  
Stone, McClure, Webb, Johnson & Oman  
National Bank of Topeka Building

WEBER, JOHN A.—Medina, Ohio

WEBSTER, LUTHER IRA—Rochester 4, N. Y.  
Webster, Lamb & Webster  
714 Union Trust Building

WEECH, C. SEWELL—Baltimore 3, Md.  
Attorney and Vice President,  
New Amsterdam Casualty Company  
227 St. Paul Street

WEEKS, THOMAS N.—Waterville, Maine  
Perkins, Weeks & Hutchins  
Depositors Trust Building

- WEH, ROBERT M.—Cleveland, Ohio  
Burgess, Fulton & Fullmer  
1250 Terminal Tower
- WEICHEL, GEORGE M.—Chicago 4, Ill.  
Dent, Weichelt & Hampton  
1111 The Rookery Bldg., 209 S. LaSalle St.
- WEIGAND, LAWRENCE—Wichita 2, Kan.  
Depew, Stanley, Weigand, Hook & Curfman  
Suite 830, First National Bank Building
- WEISS, STUART PAUL—New Orleans 12, La.  
Weiss & Weiss  
1214-20 Carondelet Building
- WELCH, W. S.—Laurel, Miss.  
Welch, Cooper & Welch  
First National Bank Bldg., Box 817
- WELLS, MAXWELL W.—Orlando, Fla.  
Maguire, Voorhis & Wells  
P. O. Box 633
- WELLS, ROBERT W.—Reno, Nev.  
Morgan, Brown & Wells  
Byington Building
- WELLS, W. CALVIN, III—Jackson 102, Miss.  
Wells, Wells, Newman & Thomas  
Lamar Life Building
- WERNER, VICTOR DAVIS—New York 6, N. Y.  
Suite 2304-19 Rector Street
- WESLEY, GEORGE B.—New York 3, N. Y.  
Phoenix-London Group  
55 Fifth Avenue
- WEST, ROGER H.—Daytona Beach, Fla.  
116 South Beach Street, P. O. Box 310
- WHALEY, THOMAS B.—Columbia, S. C.  
Wise & Whaley  
700-1-2 Liberty Life Building
- WHALEY, VILAS H.—Racine, Wis.  
408-411 Badger Building
- WHITTAKER, R. A.—Kinston, N. C.  
First-Citizens Bank Building  
Box 281
- WHITE, ANDREW J. JR.—Columbus 15, Ohio  
Knepper, White & Dempsey  
5 East Long Street
- WHITE, HARVEY E.—Norfolk 10, Va.  
White & Ryan  
Citizens Bank Building
- WHITE, JACOB S.—Indianapolis, Ind.  
White, Wright & Boleman  
Merchants Bank Building
- WHITE, LOWELL—Denver 2, Colo.  
White & Holland  
550 Equitable Building
- WHITE, MORRIS E.—Tampa 2, Fla.  
Fowler, White, Gillen, Yancey & Humkey  
Citizens Building
- WHITE, THOMAS E.—New York City  
Fidelity & Deposit Co. of Maryland  
140 William Street
- WHITE, W. H.—Gulfport, Miss.  
White & Morse  
Abstract Building
- WHITEHOUSE, BROOKS—Portland, Maine  
Verrill, Dana, Walker, Philbrook & Whitehouse  
First National Bank Building
- WHITFIELD, ALLEN—Des Moines 9, Iowa  
Whitfield, Musgrave, Selvy & Fillmore  
616 Insurance Exchange Building
- WICKER, JOHN J. JR.—Richmond 21, Va.  
501 Mutual Building
- WICKERSHAM, F. BREWSTER—Harrisburg, Pa.  
Metzger & Wickersham  
501 Keystone Bldg., 22 S. 3rd Street
- WICKHAM, ARTHUR—Milwaukee 2, Wis.  
Quarles, Spence & Quarles  
828 North Broadway
- WICKHAM, WILLIAM A.—Detroit 32, Mich.  
Standard Accident Insurance Company  
640 Temple Avenue
- WILBERT, PAUL L.—Pittsburg, Kansas  
Keller, Burnett, Owsley & Wilbert  
204 National Bank Building
- WILBOURN, JAMES COX—Meridian, Miss.  
Wilbourn, Miller & Wilbourn  
Citizens National Bank Building
- WILBOURN, R. E.—Meridian, Miss.  
Wilbourn, Miller & Wilbourn  
Citizens National Bank Building
- \*WILCOX, MARSHALL E.—Columbus 8, Ohio  
1009 Palmer Road
- WILES, ARTHUR W.—Columbus 15, Ohio  
Wiles & Doucher  
Huntington Bank Building
- WILEY, JOHN F.—Washington, Pa.  
Martiner & Wiley  
Washington Trust Building
- WILLARD, RALPH H.—Boston 9, Mass.  
Willard, Allen & Mulkern  
100 Milk Street
- WILLIAMS, HAROLD L.—Medina, Ohio  
Public Square
- WILLIAMS, IRA J.—Philadelphia 10, Pa.  
White & Williams  
1930 Land Title Building
- WILLIAMS, LEIGH D.—Norfolk 10, Va.  
Williams, Cocke & Tunstall  
322 Citizens Bank Building
- WILLIAMS, ROBERT RANSOM—Asheville, N. C.  
Williams, Cocke & Williams  
Jackson Building
- WILLIAMS, R. W. JR.—Baton Rouge 6, La.  
714 Louisiana National Bank Building
- WILLSON, GEORGE C.—St. Louis 2, Mo.  
Willson, Cunningham & McClellan  
1930 Boatmen's Bank Building
- WILMER, G. W. A.—Middletown, Ohio  
Savings & Loan Building

WINANS, WILLIAM M.—New York 16, N. Y.  
G. W. & W. M. Winans  
21 East 40th Street

WINDOLPH, F. LYMAN—Lancaster, Pa.  
121 East King Street

WINGER, MAURICE H.—Kansas City 6, Mo.  
Winger, Barker & Winger  
1100 Waltham Building

WINKLER, JOHN H.—Columbus 16, Ohio  
Faith Bureau Mutual Auto Ins. Co.  
246 N. High Street

WINSLOW, FRANCIS E.—Rocky Mount, N. C.  
Battle, Winslow & Merrell  
Box 269

WINSOR, CARL I.—Wichita 2, Kan.  
Winsor & Bond  
602 Schweiter Building

WISE, CHESTER G.—Akron 8, Ohio  
Wise, Roetzel, Maxon, Kelly & Andress  
1110 First-Central Tower

WISECARVER, R. P.—San Francisco 4, Calif.  
315 Montgomery Street

WITHERSPOON, GIBSON B.—Meridian, Miss.  
716-720 Threefoot Building

WOOD, A. C.—Houston 2, Texas  
Wood, Gresham, McCorquodale & Martin  
1801 Commerce Building

WOOD, BORDEN—Portland 5, Ore.  
King & Wood  
926 American Bank Building

WOOD, EDWARD L.—Denver 2, Colo.  
812 Equitable Building

WOODARD, E. C.—Chicago 3, Ill.  
135 South LaSalle Street

WOODIN, GLENN W.—Dunkirk, N. Y.  
Woodin & Woodin  
Lester Building

WOODS, M. T.—Sioux Falls, S. D.  
Bailey, Voorhees, Woods & Fuller  
200 Bailey-Glidden Building

WOODWARD, ERNEST—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building

WOODWARD, FIELDEN—Louisville 2, Ky.  
Woodward, Dawson, Hobson & Fulton  
1805-26 Kentucky Home Life Building

WOOLSEY, ROBERT A.—Galesburg, Ill.  
Woolsey, Stickney & Lucas  
Weinberg Arcade

WOOTTON, E. H.—Hot Springs, Ark.  
Wootton, Land & Matthews  
Arkansas National Bank Building

WRIGHT, BARRY—Rome, Ga.  
Wright, Rogers, Magruder & Hoyt  
339 Broad Street

WRIGHT, GRAHAM—Rome, Ga.  
Barton Building

WRIGHT, BURRELL—Indianapolis, Ind.  
White, Wright & Boleman  
Merchants Bank Building

WRIGHT, CLIVE L.—Jamestown, N. Y.  
Jamestown Mutual Insurance Co.  
Fenton Building

WRIGHT, CLYDE H.—Canton 2, Ohio  
Lynch, Day, Lynch, Cope & Ketterer  
1110 First National Bank Building

WRIGHT, EDWARD L.—Little Rock, Ark.  
Buzbee, Harrison & Wright  
1025 Pyramid Building, Box 1260

WRIGHT, ISAAC C.—Wilmington, N. C.  
Murchison Building, Box 208

WRIGHT, KERNS—Van Wert, Ohio  
101½ East Main Street

WYMAN, LOUIS ELIOT—Manchester, N. H.  
Wyman, Starr, Booth, Wadleigh & Langdell  
45 Market Street.

## Y

YANCEY, BENJAMIN W.—New Orleans 12, La.  
Terriberry, Young, Rault & Carroll  
Whitney Bank Building

YANCEY, GEORGE W.—Birmingham 3, Ala.  
London & Yancey  
1007 Massey Building

YEGGE, RONALD V.—Denver 2, Colo.  
January & Yegge  
604 Equitable Building

YONT, ALONZO E.—Boston 16, Mass.  
Yont & Yont  
Park Square Building

YONT, LAURENCE DICKSON—Boston 16, Mass.  
Yont & Yont  
Park Square Building

YOUNG, CLYDE L.—Bismarck, N. D.  
Young, McGray & Morris  
Provident Life Building

YOUNG, FRANK M.—Birmingham 3, Ala.  
Spain, Gillon, Grooms & Young  
408 First National Building

YOUNG, RAYMOND G.—Omaha 2, Neb.  
Young & Williams  
624 Omaha National Bank Building

YOUNG, ROBERT F.—Dayton 2, Ohio  
Harshman & Young  
1201 Third National Bank Building

## Z

ZARLENGO, ALBERT E.—Denver 2, Colo.  
McComb, Nordmark & Zarlengo  
1020 First National Bank Building

ZURETT, MELVIN H.—Rochester 4, N. Y.  
Brown & Zurett  
920 Reynolds Arcade Building

## Geographical Membership List

(\*Members in Armed Forces of the United States)

## ALABAMA

## Anniston

Merrill, Hugh D.  
Merrill, Hugh D., Jr.

## Birmingham

Blakey, James C.  
Bouldin, Walter  
Cabaniss, Jelks H.  
Clark, James E.  
Dunn, Evans  
Grooms, Hobart  
Jackson, J. Kirkman  
Martin, William Logan  
Mead, J. S.  
Mudd, J. P.  
Rives, Al G.  
Robinson, Memory L.  
Sadler, W. H.  
Sadler, W. H., Jr.  
Simpson, James A.  
Spain, Frank E.  
Yancey, George W.  
Young, Frank M.

## Decatur

Eyster, Chas. H.

## Dothan

Buntin, T. E.  
Tompkins, Oscar L.

## Gadsden

Dortch, Wm. B.  
Lusk, John A., Jr.  
Martin, Frank J.

## Mobile

Adams, Robert F.  
Armbrrecht, William H., Jr.

## Montgomery

Baker, Sam Rice  
Ball, Charles A.  
Ball, Fred S.  
Crenshaw, Files  
Crenshaw, Jack  
Meador, Henry C.

## Opelika

Denson, N. D.

## Selma

Pitts, William McLean

## Tuscaloosa

Jones, DeVane King  
Madison, J. G.

## ARIZONA

## Phoenix

Divelbess, Harold L.  
McKesson, Theodore G.  
Robinette, Ivan

## Tucson

Lepine, Abraham  
\*Nave, Frederic G.

## ARKANSAS

## Blytheville

Reid, Max B.

## Fort Smith

Pryor, Thomas Brady, Jr.

## Hot Springs

Wootton, E. H.

## Jonesboro

Barrett, Joe C.

## Little Rock

Barber, A. L.  
Burrow, Lawrence B.  
Henry, E. A.  
Owens, Grover T.  
Wright, Edward L.

## Pine Bluff

Triplett, Arthur Fairfax

## Marianna

Daggett, C. E.

## Russellville

Smallwood, John M.

## CALIFORNIA

## Bakersfield

Petrini, James

## Long Beach

Ball, Joseph A.

## Los Angeles

Anderson, Newton E.  
Bauder, Reginald I.  
Belcher, Frank B.  
Bettelheim, B. K.  
Betts, Forrest Arthur  
Blalock, James T.  
Catlin, Frank D.  
Catlin, Henry W.  
Crider, Joe, Jr.  
Duque, Henry  
Ely, Walter

Complete addresses will be found in alphabetical list of members.

Gallagher, Lasher Barrington  
 Hughes, James W.  
 Jarrett, Joseph W.  
 Kearney, J. L.  
 McConnell, F. Britton  
 Murphy, Kenneth J.  
 Oliver, Richard L.  
 Runkle, Clarence B.  
 Sampson, Richard Hunt  
 Schell, Walter O.  
 Sheppard, James C.  
 Spray, Joseph A.  
 Stockwell, E. L.

Oakland  
 Heafey, Edwin A.

San Diego  
 Driscoll, John Gerald, Jr.

San Francisco  
 Barfield, Charles V.  
 Bronson, E. D.  
 Caldwell, Lester M.  
 Cooley, Arthur E.  
 Dinkelspiel, Martin J.  
 Levit, Bert W.  
 Park, Arthur A.  
 Sweet, Joe G.  
 Wisecarver, R. P.

Santa Barbara  
 Smith, C. Douglas

Ventura  
 Henderson, Edward

#### CANADA

Calgary, Alberta  
 Fenerty, Robert Lloyd Doull  
 Nolan, Henry G.

Edmonton, Alberta  
 Grant, Charles H., K. C.

Montreal  
 Brais, F. Philippe, K. C.  
 Lacoste, Roger, K. C.

Toronto, Ontario  
 Agar, Thomas J., K. C.  
 Davidson, W. C., K. C.  
 Phelan, Thomas N.

Vancouver, B. C.  
 DuMoulin, L. St. M.  
 Locke, C. H., K. C.

Winnipeg, Manitoba  
 Aikins, G. H., K. C.  
 Guy, Robert D.

#### COLORADO

Denver  
 Bannister, L. Ward  
 Berman, H.  
 \*Blount, G. Dexter

Bryans, William A., III  
 Coit, Darwin D.  
 Harrington, Mark H.  
 Hutton, William E.  
 January, Samuel M.  
 Laws, Arthur H.  
 Long, Lawrence A.  
 McComb, Edgar  
 Nordmark, Godfrey  
 White, Lowell  
 Wood, Edward L.  
 Yegge, Ronald V.  
 Zarlengo, Albert E.

Pueblo  
 Burris, William T.

#### CONNECTICUT

Bridgeport  
 Snapiro, Joseph G.

Hartford  
 Beckwith, Oliver R.  
 Berry, Joseph F.  
 Cox, Berkeley  
 Dew, W. Braxton  
 Don Carlos, Harlan S.  
 Downs, Walter W.  
 Dully, Frank E.  
 Faude, John Paul  
 Hall, Robert E.  
 Harbison, Hugh  
 Harvey, Thomas P.  
 Heard, Manning W.  
 Jainsen, Wilson C.  
 Pelgrift, DeLancey  
 Taylor, Edward I.

New Canaan  
 Rudolph, Harold W.

New Haven  
 Tyler, Morris  
 Watrous, Charles A.

Norwich  
 James, Charles V.

Waterbury  
 Upson, J. Warren

#### CUBA

Havana  
 Romanach, Dr. Guillermo Diaz

#### DELAWARE

Wilmington  
 Klaw, Abel  
 Morford, James R.  
 Prickett, William

#### DISTRICT OF COLUMBIA

Washington  
 Arth, Charles W.

Clifford, Clark M.  
 •Dunn, Ralph P.  
 Frost, Norman B.  
 Gallagher, Bernard J.  
 McInerney, Wilbert  
 Mercier, Lucien H.  
 Myers, Frank Hammett  
 Nesbit, Frank F.  
 Pledger, Charles E., Jr.  
 Quinn, Henry I.

### FLORIDA

**Daytona Beach**  
 Green, Alfred A.  
 West, Roger H.

**Fort Myers**  
 Franklin, J. A.  
 Holt, Parker

**Fort Pierce**  
 Liddon, Walker

**Gainesville**  
 Arnow, Winston E.  
 Clayton, E. A.  
 Jordan, Birkett F.  
 Lazonby, J. Lance

**Jacksonville**  
 Ashby, Clarence G.  
 Gray, Harry T.  
 Howell, Charles Cook  
 Howell, Charles Cook, Jr.  
 Lane, Edward L., Jr.  
 Markham, J. Henson  
 Marks, Sam R.  
 Mathews, John Elie  
 May, Philips  
 Milam, Arthur Y.  
 McCarthy, Edward, Jr.  
 McIlvaine, Eugene T.  
 Osborne, H. P.  
 Towers, C. D.  
 Watts, Olin E.

**Miami**  
 Anderson, Robert H.  
 Atkins, C. Clyde  
 Blackwell, T. J.  
 Brown, C. L.  
 DeJarnette, H. Reid  
 Dixon, James A.  
 Dyer, David W.  
 Fleming, Edward E.  
 Knight, Dewey  
 Lantaff, William C.  
 McKay, John G.  
 Mershon, M. L.  
 Morehead, Charles A.  
 Sawyer, Herbert S.  
 Scott, Paul R.  
 Walton, Miller

**Ocala**  
 Ferguson, D. Niel

### Orlando

Gurney, J. Thomas  
 Maguire, Raymer F.  
 Wells, Maxwell W.

### Pensacola

Beggs, E. Dixie  
 Fisher, William, Jr.  
 Fisher, William  
 Merritt, Richard H.

### St. Petersburg

Askew, Erle B.  
 Barton, Robert M.

### Tallahassee

O'Kelley, A. Frank

### Tampa

Ferguson, Chester H.  
 Fowler, Cody  
 Kelly, T. Paine, Jr.  
 Reeves, G. L.  
 Shackelford, R. W.  
 Shannon, George T.  
 White, Morris E.

### Vero Beach

Merriman, L. M.

### West Palm Beach

Earnest, Robert L.  
 Lewis, R. K.

### GEORGIA

### Athens

Nix, Abit

### Atlanta

Bryan, William Lyle  
 Cody, Welborn B.  
 Frazer, James N.  
 Gambrell, E. Smythe  
 Greene, Harry L.  
 Long, T. J.  
 Marshall, Rembert  
 Matthews, Douglas W.  
 McClatchey, Devereaux F.  
 Middlebrooks, Grover  
 Neely, Edgar A.  
 Powell, Arthur G.  
 Slaton, John M.

### Augusta

Bussey, James S.  
 Fulcher, Edwin Dent  
 •Heffernan, Henry J.  
 Hull, James M.

### Columbus

Foley, Frank D.

### Macon

Anderson, R. Lanier, Jr.  
 Jones, C. Baxter  
 Popper, Joseph W.

**Rome**  
Owens, Dean  
Wright, Barry  
Wright, Graham

**Valdosta**  
Langdale, Harley

**Waycross**  
Barnes, Mack

## HAWAII

**Honolulu**  
Beebe, Eugene H.

## IDAHO

**Boise**  
Eberle, J. Louis  
Smith, E. B.

**Twin Falls**  
Parry, R. P.

## ILLINOIS

**Aurora**  
Sears, Barnabas

**Bloomington**  
Barry, Edward, Jr.  
Coleman, Fletcher B.  
Rust, Adlai H.

**Champaign**  
Dobbins, R. F.

**Chicago**  
Anderson, Dorman C.  
Arrington, W. Russell  
Beck, N. L.  
Bloom, Herbert L.  
Braun, Joseph H.  
Breen, John M.  
Brodie, Joseph P.  
Brown, Garfield W.  
Bunge, George C.  
Caples, William G.  
Chalmers, William W.  
Clausen, Donald N.  
Coen, Thomas M.  
Dammann, J. Francis  
Dent, Louis Lee  
Doten, Roger D.  
Dunn, Richard Joseph  
Ekern, Herman L.  
Fiedler, George  
French, Glendon E.  
Gorton, Victor C.  
Hamilton, John S., Jr.  
Hampton, John P.  
Hawkins, Kenneth B.  
Hawthurst, Ralph R.  
Henry, John A.  
Hinshaw, Joseph

Kadyk, David J.  
Keller, Paul E.  
Kennedy, Hayes  
King, John C.  
Kitch, John R.  
Klohr, Philip C.  
Levin, Samuel  
Lloyd, L. Duncan  
Locke, L. J.  
Lord, John S.  
Luce, Robert T.  
MacNamara, H. S.  
Marshall, Lester B.  
Matthias, Russell H.  
McKenna, James J.  
McNamara, William F.  
Merley, K. L.  
Merrick, Hubert C.  
Moore, Robert M.  
Moser, Henry S.  
Mulvihill, Alfred F.  
Naujoks, Herbert H.  
Neal, Robert R.  
Niehaus, John M.  
O'Brien, Matthew J.  
Price, Paul E.  
Reed, Henry J.  
Roche, Donald M.  
Roemer, Erwin W.  
Rowe, Royce G.  
Rutherford, W. Harold  
Shetler, Stanley L.  
Smith, Chase M.  
Smith, William P.  
Swisher, Warren C.  
Thompson, Floyd E.  
Tobin, Robert P.  
Tressler, David L.  
Vogel, Leslie H.  
Weichelt, George M.  
Woodard, E. C.

**Dixon**  
Warner, Henry C.

**East St. Louis**  
Baker, Harold G.  
Driemeyer, Henry  
Lesemann, Ralph F.

**Evanston**  
Sears, Burton P.

**Freeport**  
Burrell, David M.

**Galesbury**  
Woolsey, Robert A.

**Mattoon**  
Kelly, Fred H.

**Peoria**  
Barnes, George Z.  
Heyl, Clarence W.  
Hunter, Jay T.  
McLaughlin, Eugene D.  
Royster, John H.

**Rockford**

Hall, Roy F.  
Knight, William D.

**Rock Island**

Sinnett, Thomas P.  
Walker, Wm. M.

**Springfield**

Gillespie, Louis F.  
Hodges, Earl S.  
Schlipf, Albert C.

**INDIANA****Columbia City**

Gates, Benton Earl

**Evansville**

Bamberger, Frederick P.  
Walker, Henry B.  
Walker, Henry B., Jr.

**Fort Wayne**

Aiken, Arthur L.  
Baird, R. F.  
Reed, Clyde

**Hammond**

Tinkham, Richard P.

**Indianapolis**

Adams, Robert A.  
Cooper, Harry P., Jr.  
Gallagher, Edward Paul  
Merrell, C. F.  
Murray, James L.  
Raub, Edward B., Jr.  
Reynolds, Hugh E.  
Rocap, James E.  
White, Jacob S.  
Wright, Burrell

**Marion**

Campbell, John O.

**Muncie**

Clark, Ray W.

**Rockville**

McFaddin, John M.

**Rushville**

Kiplinger, John H.

**South Bend**

Doran, M. Edward  
Farabaugh, Gallitzen A.  
Loomis, Oliver M.

**Terre Haute**

Dix, Floyd E.

**Vincennes**

Emison, Ewing

**IOWA****Burlington**

Riepe, Carl C.

**Cedar Rapids**

Dutton, W. L.  
Randall, John D.  
Sargent, A. H.  
Shuttleworth, V. C.

**Des Moines**

Ahlers, Paul F.  
Colflesh, R. W.  
Fillmore, F. S.  
Fowler, Rex H.  
Guthrie, Thomas J.  
Hynes, John F.  
Miller, Alex M.  
Miller, Oliver H.  
Musgrave, Edgar  
Parrish, J. L., Jr.  
Whitfield, Allen

**Dubuque**

Kenline, H. C.

**Mason City**

Breese, Garfield E.

**Ottumwa**

McNett, Walter

**Sheldon**

Murray, George C.

**Shenandoah**

Keenan, Thomas W.

**Sioux City**

Harper, H. C.  
Shull, Deloss P.  
Stillwill, C. F.

**Waterloo**

Beers, Glenn B.  
Reed, H. M.  
Swisher, B. F.

**KANSAS****Concordia**

Hunt, Charles L.

**Fort Scott**

Hudson, Douglas

**Hutchinson**

Carey, William D. P.

**Kansas City**

Boddington, Edward M.  
Gates, Lewis R.  
Stanley, Arthur J., Jr.  
Van Cleave, Thomas M.

**Paola**

Sheridan, Bernard L.

**Pittsburg**

Burnett, C. A.  
Keller, A. B.  
Nulton, P. E.  
Wilbert, Paul L.

Complete addresses will be found in alphabetical list of members.

**Topeka**

Baker, G. Clay  
 Brewster, George M.  
 Colmery, Harry W.  
 Goodell, Lester M.  
 Hunt, John H.  
 Meyers, Allen  
 Oman, Ralph  
 Snattinger, Irwin  
 Stone, Robert  
 Webb, Robert L.

**Wichita**

Kahrs, William A.  
 Patterson, J. B.  
 Stanley, W. E.  
 Weigand, Lawrence  
 Winsor, Carl I.

**KENTUCKY****Ashland**

Dysard, W. H.  
 Levi, Clyde R.

**Bowling Green**

Bell, Charles R.

**Elizabethtown**

Layman, J. R.

**Frankfort**

Morris, Leslie W.

**Glasgow**

Redford, Carroll M.  
 Richardson, John E.

**Hartford**

Cattna, Walter L.

**Henderson**

Pentecost, F. J.

**Lexington**

Keenon, R. W.  
 Thompson, Grover C.

**Louisville**

Boehl, Herbert F.  
 Curtis, L. R.  
 Dawson, Charles I.  
 Hobson, Robert P.  
 Morris, Charles W.  
 Viser, Mortimer  
 Woodward, Ernest  
 Woodward, Fielden

**Owensboro**

Anderson, E. B.  
 Bartlett, Clarence  
 McCarroll, Clarence

**Paducah**

Waller, T. S.

**Pikeville**

Hobson, J. P., Jr.

**Winchester**

Davis, Stephen T.

**LOUISIANA****Alexandria**

\*Ginsberg, George J.  
 Gist, Howard B.  
 Pitts, J. L.

**Bastrop**

Madison, George T.

**Baton Rouge**

Albritton, William Louis  
 Brooks, L. W.  
 Hardin, Calvin Evans, Jr.  
 Ware, Owen Waller  
 Williams, R. W., Jr.

**Lake Charles**

Anderson, Richard A.  
 King, Alvin O.  
 McCoy, Charles A.  
 Plauché, S. W.

**Monroe**

Brown, Clyde R.  
 Davis, Ronald L.  
 Gunby, George  
 Lamkin, E. T.  
 Shotwell, Alden T.

**New Orleans**

Adams, St. Clair, Jr.  
 Beard, Leslie P.  
 Bienvenu, P. A.  
 Blue, George R.  
 Burke, Gibbons  
 Christovich, Alvin R.  
 Curtis, Henry B.  
 Fenner, Charles Payne, Jr.  
 Flanders, Bert, Jr.  
 Foster, John C.  
 Hammett, H. L.  
 Johnson, F. Carter, Jr.  
 Jones, Joseph Merrick  
 Kammer, Alfred Charles  
 Kearney, William J., Jr.  
 Levy, Leonard B.  
 Marks, Sumter D.  
 McCall, Harry  
 McClendon, William H., Jr.  
 Montgomery, Richard B., Jr.  
 Moreno, Arthur A.  
 Normann, Frank S.  
 Porteous, Wm. A., Jr.  
 Toler, John L.  
 Waechter, Arthur J., Jr.  
 Weiss, Stuart Paul  
 Yancey, Benjamin W.

**Shreveport**

Browne, Percy N.  
 Mayer, Charles L.

**MAINE****Bangor**

Mitchell, James E.

**Portland**

Berman, Jacob H.  
 Mahoney, William B.  
 Richardson, Forrest E.  
 Robinson, Clement F.  
 Whitehouse, Brooks

**Skowhegan**

Merrill, William Folsom

**Waterville**

Weeks, Thomas N.

**MARYLAND****Baltimore**

Albert, Milton A.  
 Bartlett, Thomas N.  
 Carman, Robert R.  
 Cathcart, E. Kemp  
 Clarke, William F.  
 Combs, Hugh D.  
 Denmead, Garner W.  
 Duckett, O. Bowie, Jr.  
 \*Harrison, Walter V.  
 Hartman, Charles C.  
 Holmes, Arthur C.  
 Kerr, Nelson R.  
 LeViness, Charles T.  
 Lilly, A. J.  
 Littleton, Oliver W.  
 Luhn, John A.  
 McFall, John M.  
 Murray, Clapham, Jr.  
 Nickerson, Palmer R.  
 Nuttle, Harold C.  
 Pausch, Fred E.  
 Rollins, H. Beale  
 Schisler, J. Harry  
 Skeen, J. H.  
 Smith, Clater W.  
 Thomsen, Roszel C.  
 Tschudi, Harold  
 Weech, C. Sewell

**Bel Air**

McComas, Chas. H.

**MASSACHUSETTS****Boston**

Andrews, Earl E.  
 Bickford, Arthur F.  
 Clennon, Eugene M.  
 Cook, Robert A. B.  
 Elliott, Robert Raymond  
 Field, Elias  
 Gleason, Gay  
 Goodale, Charles F.  
 Hemry, Leslie P.  
 Kearsley, Herbert J.  
 Lawton, James F.  
 Marryott, Franklin J.  
 McLaughlin, D. Hayes  
 Moeller, Frederick A.  
 Powers, Leland

St. Clair, Ashley  
 Sharpe, Howard D.  
 Walsworth, Roscoe  
 Way, Alexander B., Jr.  
 Willard, Ralph H.  
 Yont, Alonzo E.  
 Yont, Laurence Dickson

**Brockton**

Carlson, Alphon N.

**Springfield**

Gordon, Gurdon W.  
 Handy, John F.

**Weston**

Field, Richard H.

**Worcester**

Grahame, Orville F.  
 Howard, Frank  
 Milton, Charles C.  
 Proctor, Charles W.  
 Ryan, Frank P.

**MICHIGAN****Ann Arbor**

Burke, Louis E.

**Bay City**

Black, Albert W.  
 Brooker, James K.

**Benton Harbor**

Hammond, J. Tedford  
 Robinson, Thomas N.

**Detroit**

Alexander, E. Dean  
 BeGole, Ari M.  
 Brown, Howard D.  
 Buchanan, G. Cameron  
 Carey, L. J.  
 Cary, George H.  
 Cooper, George J.  
 Coulter, Clark C.  
 Crawford, Milo H.  
 Davidson, Carl F.  
 Dilworth, Wilfrid C.  
 Dodd, Lester P.  
 Eggenberger, William J.  
 Jamieson, Robert G.  
 Johnson, Harold A.  
 Lacey, Ralph B.  
 Laymon, Paul E.  
 Mansfield, Walter A.  
 Mason, Stevens T.  
 Scroggie, Lee J.  
 Toohy, Clifford M.  
 VanAlsburg, Donald J.  
 Wardle, Frederick C.  
 Wickham, William A.

**Escanaba**

McGinn, Denis

Complete addresses will be found in alphabetical list of members.

**Grand Rapids**

Allaben, F. Roland  
Cholette, Paul E.  
Varnum, Laurent Kimball

**Kalamazoo**

Dalm, Jacob A.  
Jackson, H. Clair

**Lansing**

Jennings, Clayton F.  
Kelley, Dean W.  
Masters, Richard C.  
Platz, Henry A.  
Searl, William C.

**Marquette**

Eldredge, Ralph R.

**Muskegon**

Rogoski, Alexis J.

**Rapid City**

McCaslin, William R.

**Saginaw**

Crane, Lloyd T.  
Crane, William E.  
Heilman, Ferdinand D.

**Saulte Ste. Marie**

Hudson, Roberts P.

**MINNESOTA****Albert Lea**

Knudson, Bennett O.

**Duluth**

Atmore, George W.  
Hunt, Rollo F.  
Montague, J. E.  
Palmer, Ray G.  
Reavill, R. B.

**Mankato**

McLean, Edward D.

**Minneapolis**

Brenner, Hugh L.  
Brooks, Wright W.  
Carroll, Harold J.  
Durham, F. H.  
Freeman, Wm. H.  
Geer, Arthur B.  
Guesmer, Arnold L.  
Mahoney, Geoffrey P.  
Meagher, I. E.  
\*Miley, Mortimer B.  
McEachron, John A. Jr.  
McGough, Paul J.  
Noonan, Charles F.  
Rich, Ernest A.  
Scallen, Raymond A.  
Swanson, Alvin W.  
Warner, C. E.

**Rochester**

O'Brien, F. J.

Schacht, Wm. C.

**St. Cloud**

Quinlivan, Ray J.

**St. Paul**

Benson, Palmer  
Cummins, Ray E.  
Kelley, James E.  
Nelson, Arthur E.  
O'Hearn, John V.  
Orr, Charles N.  
Priest, Myrl F.  
Sexton, John J.

**MISSISSIPPI****Aberdeen**

Holmes, George Maynard

**Clarksdale**

Brewer, Edward C.

**Cleveland**

Shands, Dugas

**Greenwood**

Odom, H. Talbot

**Gulfport**

White, W. H.

**Hattiesburg**

Heidelberg, R. W.  
Roberts, M. M.

**Hazelhurst**

Henley, William S.

**Jackson**

Dunn, Vardaman S.  
Eager, Pat H., Jr.  
Hendrick, Leon F.  
Hulen, Mrs. Elizabeth W.  
Jones, L. Barrett  
Lipscomb, Hubert S.  
Snow, C. B.  
Stevens, J. Morgan  
Travis, Cecil F.  
Watkins, Thomas H.  
Watkins, William H.  
Wells, W. Calvin, III

**Laurel**

Welch, W. S.

**Meridian**

Covington, J. A., Jr.  
Gillespie, Robert G.  
Snow, Edward L.  
Wilbourn, James Cox  
Wilbourn, R. E.  
Witherspoon, Gibson R

**Oxford**

Smallwood, Robert L.

**Tupelo**

Anderson, John R.

**Vicksburg**

Dent, Robert L.

**West Point**  
Tubb, Thomas Jefferson

### MISSOURI

**Cape Girardeau**  
Oliver, Allen

**Hannibal**  
Carstarphen, Harry

**Jefferson City**  
Blair, James T., Jr.

**Joplin**  
Bond, Ray  
Scott, John W.  
Seiler, Robert E.  
Van Fleet, Herbert

**Kansas City**  
Ahlin, Robert E.  
Bellemere, Fred  
Buck, Henry W.  
Curran, Ray W.  
Eager, Henry I.  
Garrity, Stanley  
Gordon, George L.  
Howell, Charles M., Jr.  
Johnson, Lowell R.  
Kelley, Thomas D.  
Knowles, William F.  
Koontz, Paul G.  
Michaels, William C.  
Morse, Rupert G.  
Mosman, O. C.  
Nugent, James E.  
Parker, Leo B.  
Reeder, P. E.  
Rhodes, Frederick Atlas  
Robertson, J. B.  
Shughart, Henry M.  
Smithson, Spurgeon L.  
Sprinkle, Paul C.  
Stewart, Joseph R.  
Sweet, William P.  
Trippe, Alvin C.  
Tucker, R. C.  
Warner, C. F.  
Winger, Maurice H.

**Mexico**  
Fry, W. Wallace

**Poplar Bluff**  
Hyde, Robert C.

**St. Joseph**  
Brown, Robert A., Jr.  
Douglas, Richard L.  
Garvey, Joseph M.

**St. Louis**  
Alexander, Alonzo A.  
Anderson, Roscoe  
Barnard, Herbert E.  
Ely, Wayne  
Frobese, Roy H.

Gantner, George  
Hecker, Harold F.  
Heneghan, George E.  
Hocker, Lon O.  
Hocker, Lon, Jr.  
Leahy, John S.  
Leahy, John S., Jr.  
Lucas, Wilder  
Mayne, Walter R.  
McHaney, Powell B.  
Moser, W. Edwin  
Nangle, John J.  
O'Herin, William  
Reagan, Franklin E.  
Schwartz, Wilbur C.  
Willson, George C.

**Springfield**  
Mann, Frank C.  
Miller, J. Weston  
Neale, Ben M.  
Stone, Aytchmonde P., Jr.

### MONTANA

**Billings**  
Jameson, W. J.

**Butte**  
Corette, Robert D.

**Glendive**  
Hildebrand, Raymond

**Great Falls**  
Speer, J. W.

### NEBRASKA

**Benkelman**  
Hines, Leon L.

**Chadron**  
Crites, E. D.

**Falls City**  
Chaney, Paul P.

**Hastings**  
Conway, Jas. D.  
Stiner, L. R.

**Lincoln**  
Aitken, Philip M.  
Baylor, F. B.  
Cline, Earl  
Devoe, Robert W.  
Doyle, Lewis R.  
Fraizer, C. C.  
Stewart, Don W.

**Norfolk**  
Deutsch, Frederick M.

**North Platte**  
Clarke, Rush C.  
Murphy, Milton C.

**Omaha**

Barton, John L.  
Cleary, G. J.  
Crossman, Raymond M.  
DeLacy, G. L.  
Fraser, William C.  
Gross, Daniel J.  
Kuhns, Barton H.  
May, Albert E.  
Neely, Robert D.  
Rosewater, Stanley M.  
Skutt, V. J.  
Young, Raymond G.

**York**

Dougherty, John E.

**NEVADA**

**Reno**

Furrh, John D., Jr.  
McLaughlin, John T.  
Pike, Miles N.  
Sanford, William C.  
Wells, Robert W.

**NEW HAMPSHIRE**

**Dover**

Burns, Stanley M.

**Manchester**

Devine, Maurice F.  
Wyman, Louis Eliot

**NEW JERSEY**

**Atlantic City**

Bolte, G. Arthur  
Cole, Maurice Y.

**Burlington**

Bunting, Charles T.

**Camden**

Carroll, Walter R.  
Lloyd, Frank T., Jr.  
Orlando, Samuel P.

**Jersey City**

Carey, Robert  
Carpenter, James D., Jr.  
Markley, Edward A.  
Smith, Forrest S.  
Townsend, Mark, Jr.

**Mt. Holly**

Parker, Harold T.

**Newark**

Coult, Joseph  
Cox, William H. D.  
Foley, Gerald T.  
Francis, John J.  
Kristeller, Lionel P.  
McKennett, Fred A.  
Smith, Sylvester C., Jr.

Stickel, Fred G., Jr.  
Van Orman, Francis  
Walburg, Harry E.

**Paterson**

Evans, William W.

**NEW MEXICO**

**Albuquerque**

Dailey, Joseph L.  
Rodey, Pearce Coddington

**Roswell**

Frazier, Lake Jenkins

**Santa Fe**

Gilbert, Carl H.

**NEW YORK**

**Albany**

Connors, John J., Jr.  
Gallagher, Donald  
Pirnie, Nelson R.  
Sullivan, Charles B.

**Amsterdam**

Salmon, Carl S.

**Bayside**

VanSiclen, William A.

**Binghamton**

Kramer, Donald W.

**Buffalo**

Adams, Harold J.  
Baier, Milton L.  
Barth, Philip C.  
Brown, Edmund S.  
Brown, Franklin R.  
Hassett, William D.  
Schultz, Peter A.  
Steele, Gordon  
Symons, Noel S.  
Thomas, Ulysses S.  
Turner, Mark N.

**Dunkirk**

Woodin, Glenn W.

**Elmira**

Harpending, A. H.

**Jamestown**

Fletcher, William H., Jr.  
Wright, Clive L.

**New York City**

Beha, James J.  
Blanchet, George Arthur  
Butler, A. Prentiss  
Butler, Charles P.  
Butler, William  
Canty, Frank J.  
Caverly, Raymond N.  
Cox, L. C.  
Crosby, George R.

Cunningham, Fred D.  
 Curran, Robert Emmett  
 Delaney, William F., Jr.  
 Dickens, Donald J.  
 Dimond, Herbert F.  
 Dodson, Torrey DeWitt  
 Donovan, James B.  
 Dorsett, J. Dewey  
 Drake, Hervey J.  
 Duncan, O. D.  
 Evans, Walter G.  
 Fields, Ernest W.  
 Finnegan, Thomas J.  
 Foster, Alexander, Jr.  
 Fredericks, Alanson Roswell  
 Freeman, Mahlon A.  
 Garvey, George A.  
 Haberman, Phillip W., Jr.  
 Hannah, Richards Wesley  
 \*Hargrave, Herbert W. J.  
 Healy, T. J.  
 Hyman, William A.  
 Kissam, Leo T.  
 Kottgen, Hector  
 Lowther, W. E.  
 Martin, William Francis  
 Maurice, Stewart  
 Mendes, William B.  
 Moses, Henry C.  
 Murphy, James R. (Ray)  
 McCormick, Robert M.  
 McElraevy, John, Jr.  
 McGuirk, James J. Jr.  
 McLoughlin, James J.  
 Nichols, Henry W.  
 O'Malley, Thomas J.  
 Orr, George Wells  
 Sawyer, Elmer Warren  
 Schenck, William E.  
 Schobinger, William  
 \*Shereff, Jay  
 Ten Eyck, Barent  
 Topping, Price H.  
 Ughetta, Casper B.  
 Van Orman, Wayne  
 Wagner, Richard C.  
 Watters, Thomas, Jr.  
 Werner, Victor Davis  
 Wesley, George B.  
 White, Thomas E.  
 Winans, William M.

**Niagara Falls**  
 Runals, Clarence R.

**Norwich**  
 Lee, David F.

**Peekskill**  
 Dempsey, James

**Rochester**  
 Block, Wilton A.  
 Burns, George  
 Green, Charles W.  
 Lamb, Edward H.  
 Webster, Luther Ira  
 Zurett, Melvin H.

**Rome**  
 O'Hara, James M.

**Rye**  
 Jacobson, Howard H.

**Schenectady**  
 Salmon, Del B.

**Syracuse**  
 Bond, George H.  
 Bond, George H., Jr.  
 Brown, Oscar J.  
 Farnham, John H.  
 Fitzpatrick, William F.  
 Higgins, Grove Lawrence  
 Hughes, John H.  
 Mangin, William B.  
 Mawhinney, Donald M.  
 Murphy, Joseph B.  
 \* Murphy, Joseph Hawley  
 O'Connor, James H.  
 Ryan, Lewis C.  
 Stratton, Hubert C.

**White Plains**  
 King, Oliver K.

**Utica**  
 Bisselle, Morgan F.  
 Burns, Edward J., Jr.  
 Craugh, Joseph P.  
 Hubbard, Moses G., Jr.  
 Kernan, Warnick J.  
 O'Hara, James M.  
 Tucker, Warren C.

## NORTH CAROLINA

**Asheboro**  
 Smith, Thomas Lynwood

**Asheville**  
 Bernard, Silas G.  
 Hartshorn, Edwin S.  
 Horner, J. M., Jr.  
 Jordan, John Y., Jr.  
 Uzzell, T. A., Jr.  
 Williams, Robert Ransom

**Burlington**  
 Cooper, Thomas D.

**Charlotte**  
 Gover, Charles H.  
 Kennedy, Frank H.

**Durham**  
 Sykes, Robert H.

**Elizabeth City**  
 LeRoy, J. Henry

**Fayetteville**  
 Anderson, Henry London

**Greensboro**  
 Jordan, Welch  
 Moore, Beverly C.

McLendon, L. P.  
Sapp, Armistead W.  
Smith, Julius C.

**Henderson**  
Kittrell, R. G.  
Perry, Bennett H.

**High Point**  
Haworth, Horace S.

**Kinston**  
Whitaker, R. A.

**Lumberton**  
Johnson, E. M.  
McLean, Dickson

**Madison**  
Brown, Junius C.

**New Bern**  
Ward, D. L.

**Raleigh**  
Anderson, John H., Jr.  
Dupree, Franklin T., Jr.  
Fletcher, A. J.  
Ruark, Robert  
Smith, Willis

**Reidsville**  
Brown, Junius C.

**Rockingham**  
Bynum, Fred W.

**Rocky Mount**  
Winslow, Francis E.

**Rutherfordton**  
Hamrick, Fred D.

**Wilmington**  
Campbell, William B.  
Carr, J. O.  
James, Murray G.  
Newman, Harriss  
Poisson, Louis J.  
Wright, Isaac C.

**Winston-Salem**  
Hutchins, Fred S.  
Ingle, John J.

## NORTH DAKOTA

**Bismarck**  
Cox, Gordon V.  
Young, Clyde L.

**Devils Lake**  
Traynor, Mack V.

**Fargo**  
Nilles, Herbert G.  
Wattam, C. C.

**Grand Forks**  
Bangs, Philip R.

**Mandan**  
Sullivan, John F.

## OHIO

**Akron**  
Buckingham, Lisle M.  
Guinther, Robert  
Kelly, William A.  
Olds, James  
Walker, Howard C.  
Waltz, Harold Addison  
Wise, Chester G.

**Ashland**  
Gongwer, G. P.

**Ashtabula**  
Shaylor, Clyde L.  
Warren, Theodore E.

**Bellaire**  
Matz, Edmund L.

**Canton**  
Cope, Kenneth B.  
Ketterer, John G.  
Raley, Donald W.  
Wright, Clyde H.

**Cincinnati**  
Hightower, H. G.  
Marble, Harry E.  
Schneider, Philip J.  
Shaffer, Herbert  
Shohl, Walter M.

**Cleveland**  
Baldwin, A. D.  
Burt, Roger C.  
Butler, James A.  
Cull, Frank X.  
Davenport, Leroy Benjamin  
Diehm, Ellis Raymond  
Havighurst, James W.  
Horn, Clinton M.  
Howell, William D.  
Jamison, Robert H.  
Kistner, John R.  
Lipscomb, Thomas E.  
McNeal, Harley J.  
Reed, Peter  
Roberts, H. Melvin  
Roberts, Melvin M.  
Sellers, Charles W.  
Thomas, Adelbert W.  
Ulrich, Leslie R.  
VanDuzer, Ashley M.  
Weh, Robert M.

**Columbus**  
Bennett, Hugh M.  
Benoy, Wilbur E.  
Dempsey, Peter E.  
Doucher, Thomas A.  
Fais, Gervais W.  
Ford, Byron Edward  
Foster, John E.  
Frater, George E.  
Harter, Joseph Morton  
Hengst, James M.

- Hensel, Eugene L.  
Huggard, Richard  
Knepper, William E.  
Lane, Collis Gundy  
Leftwich, Charles W.  
McNamara, J. Paul  
Miller, Dale F.  
Moore, John W. D.  
Roberts, Kline L.  
Saxby, Russell G.  
Schoenborn, J. Urlin  
Tangeman, Carl  
Thornbury, P. L.  
Trantham, Homer  
White, Andrew J., Jr.  
\*Wilcox, Marshall E.  
Wiles, Arthur W.  
Winkler, John H.
- Coshocton**  
Burns, Lawrence, Jr.  
Pomerene, Warner M.
- Dayton**  
Altick, Hugh H.  
Curtner, Clifford R.  
Ebeling, Philip C.  
Estabrook, Hubert A.  
Matthews, Wm. M.  
Pickrel, Wm. G.  
Young, Robert F.
- Elyria**  
Rice, Robert H.
- Gallipolis**  
Cherrington, Henry W.
- Greenville**  
Marchal, Vernon L.
- Hamilton**  
Andrews, John D.
- Lancaster**  
Martin, Geo. D.
- Leroy**  
Beach, Charles Gordon  
Curtis, Charles E.  
McVay, Don  
Moul, Charles E.
- Lima**  
Cable, C. M.
- Mansfield**  
Galbraith, James W.  
Gongwer, J. H.
- Marietta**  
Noll, Robert M.
- Marysville**  
Hoopes, C. A.
- Medina**  
Weber, John A.  
Williams, Harold L.
- Middletown**  
Elliott, Clifford W.  
Wilmer, G. W. A.
- New Philadelphia**  
Fisher, Cletus A.  
Limbach, Arthur L.
- Portsmouth**  
Fitch, Chester P.
- Ravenna**  
Caris, A. L.  
Filiatrault, V. W.
- Sandusky**  
Flynn, James F.
- Shelby**  
Anderson, James Alonzo  
Cox, Virgil Q.  
Green, Robert T.
- Steubenville**  
Allebaugh, Carl F.  
Francis, Marshall H.  
Irvine, John E.
- Toledo**  
Boxell, Earl F.  
Cobourn, Frank M.  
Cole, Charles J.  
Finn, William A.  
Fuller, Fred E.  
Notnagel, Leland H.  
Smith, Robert H.  
Stecher, Joseph D.  
Stichter, Wayne E.  
Warner, Milo J.
- Troy**  
Shipman, F. L.
- Van Wert**  
Landis, M. L.  
Wright, Kerns
- Warren**  
Kightlinger, Paul E.
- Xenia**  
Finney, J. A.
- Youngstown**  
Emery, Norman A.  
George, Hermon N.  
Haynes, David C.  
Nicholson, Robert J.  
Pfau, William A.  
Stephens, Oscar A.

## OKLAHOMA

- Alva**  
Spellman, Fred B. H.
- McAlester**  
Arnote, Walter J.

Complete addresses will be found in alphabetical list of members.

**Oklahoma City**

Bowman, Byrne A.  
Brown, Mart  
Bulla, Merton N.  
Butler, John F.  
Cheek, Alex  
Cheek, James C.  
Crowe, V. P.  
Dudley, J. B.  
Duvall, Duke  
Embry, John  
Fellers, James D.  
Gibson, J. I.  
Johnson, Charles Edward  
Johnson, Russell V.  
Love, F. C.  
May, Ralph J.  
Monnet, Claude  
Pierce, Clayton B.  
Pierson, Welcome D.  
Ross, James H.  
Savage, Leonard H.  
Tolbert, Raymond A.

**Okmulgee**

Cochran, A. D.

**Shawnee**

Abernathy, Geo. C.  
Abernathy, Kenneth

**Tulsa**

Davis, Parke  
Rhodes, Chris L.  
Smith, H. L.

**OREGON****Portland**

Mautz, Robert T.  
Wood, Borden

**PANAMA CANAL ZONE****Ancon**

Ramirez, Charles E.

**PENNSYLVANIA****Allentown**

Snyder, Henry L.

**Bradford**

Nash, Francis M.

**Butler**

Brandon, J. Campbell  
Henninger, Zeno F.

**Chambersburg**

Srite, Edwin D.

**Chester**

MacCarter, William J., Jr.

**Doylestown**

Achey, Webster S.

**Easton**

Fox, Edward J., Jr.

**Erie**

Brooks, John B.

**Greensburg**

Best, R. E.

**Harrisburg**

Bailey, William S.  
Feinour, John G.  
Storey, Douglas D.  
Wickersham, F. Brewster

**Lancaster**

Hambright, George T.  
Windolph, F. Lyman

**Norristown**

McTighe, Desmond J.

**Philadelphia**

Beechwood, George Eugene  
Buntin, W. E.  
Burke, Patrick F.  
Campbell, Wm. T.  
Conwell, Joseph S.  
Cushman, Edward H.  
Daniel, Todd  
Detweiler, George H.  
Foley, Michael A.  
Goshorn, H. Rook  
Henderson, Joseph W.  
Klaw, Abel  
Koch, Roscoe R.  
LaBrum, J. Harry  
Martin, John B.  
Mason, William Clarke  
Maxwell, David F.  
Mount, Thomas F.  
Mungall, Daniel  
Redeker, Harry S.  
Roberts, E. A.  
Swartz, C. Donald  
Williams, Ira Jewell

**Pittsburgh**

Chapman, Lawrence  
Chilcote, Sanford Marshall  
Dalzell, R. D.  
Dickie, J. Roy  
Jennings, Dale C.  
Jones, Thomas Lewis  
McCamey, Harold E.  
McConnell, D. H.  
Miller, John L.  
Newman, Daniel S.  
Pringle, Samuel W.  
Sheriff, John C.

**Reading**

Body, Ralph C.  
Stoudt, James W.

**Scranton**

Harris, Walter W.

Complete addresses will be found in alphabetical list of members.

**Sharon**

Cusick, Martin E.  
McNeal, Ira B.

**Sunbury**

Klien, Richard Henry  
Knight, Harry S.

**Uniontown**

Higbee, W. Brown

**Washington**

Marriner, Rufus S.  
McAlister, David I.  
Wiley, John F.

**RHODE ISLAND****Newport**

Haire, J. Russell

**Providence**

Boss, Henry M., Jr.  
Hebert, Felix  
Kelly, Ambrose B.  
Reynolds, Francis V.  
Semple, Harold R.  
Sherwood, Herbert M.

**SOUTH CAROLINA****Charleston**

Buist, George L.  
Moore, Benjamin Allston  
Rivers, George L. Buist

**Columbia**

Cain, Pinckney L.  
Nelson, P. H.  
Whaley, Thomas B.

**Greenville**

Johnston, John E.

**Spartanburg**

Carlisle, Robert M.  
Daniel, C. Erskine

**SOUTH DAKOTA****Mitchell**

Robbie, Joseph H., Jr.

**Pierre**

Goldsmith, Karl

**Rapid City**

Leedom, Boyd

**Sioux Falls**

Bailey, T. M.  
Warren, F. G.  
Woods, M. T.

**Watertown**

Stover, Walter

**TENNESSEE****Bristol**

Stant, Donald T.

**Chattanooga**

Folts, Aubrey F.  
Miller, Vaughn  
Moore, Alvin O.  
Noone, Charles A.

**Fayetteville**

Holman, B. E.

**Knoxville**

Bass, Leslie  
Cox, Taylor H.  
McC Campbell, H. H., Jr.  
McConnell, Robert M.  
Poore, H. T.  
Webb, D. C.

**Memphis**

Apperson, John W.  
Armstrong, W. P.  
Braden, Emmett W.  
Fitzhugh, Millsaps  
Heiskell, A. Longstreet  
King, Earl  
McCadden, J. E.  
McDonald, W. Percy  
Nelson, Robert M.  
Taylor, Lowell  
Watson, James W.

**Nashville**

Crownover, Arthur, Jr.  
Davis, Lindsey M.  
Henry, Douglas  
Maddin, John Keith  
Manier, Miller  
Manier, Will R., Jr.  
McCary, Joe T.  
McGugin, Dan E.  
Peebles, James M.  
Watkins, Thomas G.

**Paris**

Van Dyke, James W.

**TEXAS****Alpine**

Ray, Frank O.

**Amarillo**

Morgan, B. L.

**Austin**

Brown, Jay H.  
Gay, Coleman

**Beaumont**

Bell, Major T.  
Carrington, Edward C.  
Cecil, Lamar  
Keith, Quentin  
Marcus, David C.

Complete addresses will be found in alphabetical list of members.

**Big Spring**  
Little, James**Dallas**

Bateman, Harold A.  
Brundidge, Oscar D.  
Ford, Logan  
Gardere, George P.  
Grissom, Pinkney  
Hall, Albert B.  
Head, Walton O.  
Holland, Robert B.  
Lancaster, J. L.  
Lipscomb, William  
Malone, Ralph Waldo  
Rice, J. Percival  
Strasburger, Henry W.  
Thompson, William  
Thompson, Will C.  
Thurman, Hal C.  
Touchstone, Lucian  
Touchstone, O. O.  
Wassell, Thomas W.

**El Paso**

Brown, Volney M.  
Hardie, Thornton  
Morton, R. A. D.

**Fort Worth**

Cantey, S. B., Jr.  
Crowley, S. A.  
Gooch, J. A. (Tiny)  
Parker, G. W., Jr.

**Galveston**

Levy, Adrian F.  
Mills, Ballinger

**Houston**

Arnold, W. N., Jr.  
Brown, William Russell  
Cole, Robert L., Sr.  
Cole, Robert L., Jr.  
Freeman, John H.  
Gresham, Newton  
Kemper, W. L.  
Mehaffy, James W.  
Morris, Larry W.  
Wood, A. C.

**Midland**

Kerr, William L.  
Turpin, Robert M.

**San Antonio**

Birkhead, Claude V.  
Groce, Josh H.  
Lang, Sylvan

**Tyler**

Ramey, T. B., Jr.

**Waco**

Naman, W. W.

**Wichita Falls**

King, Bert

**UTAH****Salt Lake City**

Cannon, Edwin B.  
Ray, Paul H.  
Shields, Dan B.

**VERMONT****Rutland**

Ryan, Charles F.

**VIRGINIA****Bristol**

Stant, Donald T.

**Charlottesville**

Duke, W. E.

**Norfolk**

Black, Barron F.  
Breedon, Edward L., Jr.  
Hoffman, Walter E.  
Martin, Fred E.  
Pender, Wm. C.  
White, Harvey E.  
Williams, Leigh D.

**Richmond**

Beverly, William Welby  
Bowles, Aubrey R., Jr.  
Drewry, W. Shepherd  
Gay, Thomas Benjamin  
Goddin, John C.  
May, John G., Jr.  
Mays, David J.  
Parker, Alexander W.  
Wicker, John J., Jr.

**Roanoke**

Muse, Leonard G.  
Shackelford, Geo. S., Jr.

**WASHINGTON****Seattle**

Brethorst, Stephen W.  
Cook, Jo D.  
Eggerman, D. G.  
Gates, Cassius E.  
Hutson, Chas. T.  
Kahin, George  
Karr, Day  
Karr, Payne  
Long, Stanley B.  
McKelvey, W. R.  
Rode, Alfred  
Skeel, E. L.  
Truscott, William J.

**Spokane**

Lowe, R. E.

## WEST VIRGINIA

## Charleston

Guiher, James M.  
Jackson, Thomas B.  
Klostermeyer, Howard R.  
Morris, Stanley C.  
O'Farrell, William T.

## Clarksburg

Guiher, James M.  
Robinson, Howard L.  
Stathers, William G.

## Elkins

Arnold, D. H. Hill

## Huntington

Marshall, E. A.  
Scott, Paul W.

## Martinsburg

Martin, Clarence E.

## Parkersburg

Davis, Fred L.  
Hiteshew, H. O.

## Wheeling

Curl, Joseph R.  
Goodwin, Russell B.  
Hugus, Wright

## Williamson

Slaven, Lant R.

## WISCONSIN

## Appleton

Bradford, Alfred S.  
Parnell, Andrew W.

## Beloit

Adams, H. W.

## Chippewa Falls

Stafford, Harold E.

## Eau Claire

Bundy, Egbert B.

## Fond du Lac

O'Neill, Edward T.

## Green Bay

Bie, Walter T.  
Everson, E. L.

## Janesville

Grubb, Paul N.  
Ryan, Stanley M.

## Kenosha

Richardson, Chester D.

## La Crosse

Bunge, J. C.  
Engelhard, L. M.  
Fuller, Hubert V.

## Madison

Grelle, Robert C.  
Hart, Lawrence E.  
Schlotthauer, George McD.  
Snodgrass, Philip N.  
Sutherland, Robert J.  
Toebaas, Oscar T.

## Manitowoc

Clark, W. J.  
Emmert, Dudley O.

## Milwaukee

Borgelt, E. H.  
Dougherty, Glenn R.  
Grubb, Kenneth P.  
Hayes, Gerald P.  
Jacobson, Stanley V.  
Kivett, Austin W.  
Kluwin, John A.  
Lamfrom, Leon B.  
Mehigan, Irving Patrick  
Swanstrom, Gerald M.  
Wickham, Arthur

## New Richmond

Doar, W. T.

## Oshkosh

Dempsey, Ray C.

## Racine

Heft, Carroll R.  
Myers, S. P.  
Whaley, Vilas H.

## Rice Lake

Coe, Laurence S.

## Stevens Point

Dunn, Michael J.  
Schroeder, H. J.

## Superior

Anderson, Rudolph E.

## Wausau

Genrich, Fred W.  
Smith, Charles F.  
Sweitzer, J. Mearl

## Wisconsin Rapids

Graves, R. B.

## WYOMING

## Cheyenne

Swainson, Clarence A.

Supplement to Insurance Counsel Journal Vol. XIV, No. 3

# International Association of Insurance Counsel



TWENTIETH ANNUAL CONVENTION



THE MONMOUTH HOTEL  
SPRING LAKE BEACH, NEW JERSEY  
SEPTEMBER 4, 5 AND 6, 1947

# *The Monmouth Hotel and Beach*



*Annual Meeting, September*

ach, *Spring Lake Beach, New Jersey*



*September 4th, 5th, and 6th, 1947*

UNIT 10

ICH

111 1 5 1977